

# City Rural Insurance Brokers Pty Ltd

ABN 52 074 444 296

- Member of National Insurance Brokers Association and Steadfast Group Limited -

- Australian Financial Services Licence No. 237491 - General Insurance Broker -

227-229 Hutt Street, Adelaide South Australia 5000 - PO Box 7138 Hutt Street, Adelaide South Australia 5000

Ph: (08) 8100 0800 Interstate Enq: 1300 887 429 Email: info@crib.com.au Web: www.cityrural.net.au Fax: 08 8100 0899

## Buskers & Street Performers Insurance

This insurance is available to persons who's activities include Busking, Street Performers, incl. Musicians & Singers (excluding Bands), Comedians, Jugglers, Magicians, Clowns, Face Painters, Mime Actors, Spruikers, Dancers, Puppeteers and Costume Characters.

In order for City Rural Insurance Brokers to provide you with an Obligation Free Quote, please complete the following.

### PERSONAL INFORMATION

Title

Name of Person seeking insurance

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Address

Suburb/Town

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State

Postcode

---

Email Address

Phone

---

Fax

Mobile Phone

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Preferred method of contact

Email  Phone  Fax

Occupation

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### Period of Insurance

**From:** Inception commences from date payment & application received & approved by City Rural Ins Brokers

**To:** 12 Months after the "inception date" at 4.00pm

Are you or have you previously been insured against the risks to be insured?

Yes  No

If Yes, please provide full details

Have you had any claims made against you (whether insured or not)?  Yes  No

If Yes, please provide full details

Have you had any incident or accident occur which would have been covered by the proposed insurance policy?  Yes  No

If Yes, please provide full details

Have you had any insurance declined or cancelled, proposal rejected, renewal refused, claim rejected, special conditions or special excess imposed by an insurer?  Yes  No

If Yes, please provide full details

Have you ever been convicted of a criminal offence?  Yes  No

If Yes, please provide full details

Names of Locations where work is performed:

NSW  VIC  QLD  TAS  SA  WA  ACT  NT  Overseas

Estimated total number of performers:

Individual  Duo  Trio  Other

Estimated Gross Income (before any expenses are deducted)

\$ \_\_\_\_\_

Please provide details of your activities:

(a) Are any products **IMPORTED** by you / your business? Yes  No

If yes state

Type of Goods \_\_\_\_\_

Country of origin \_\_\_\_\_ Approx value \$ \_\_\_\_\_

Type of Goods \_\_\_\_\_

Country of origin \_\_\_\_\_ Approx value \$ \_\_\_\_\_

Type of Goods \_\_\_\_\_

Country of origin \_\_\_\_\_ Approx value \$ \_\_\_\_\_

**(b) Are any products EXPORTED by you / your business?** Yes  No

**If yes state**

Type of Goods \_\_\_\_\_

Destination \_\_\_\_\_ Approx value \$ \_\_\_\_\_

Type of Goods \_\_\_\_\_

Destination \_\_\_\_\_ Approx value \$ \_\_\_\_\_

Type of Goods \_\_\_\_\_

Destination \_\_\_\_\_ Approx value \$ \_\_\_\_\_

Option A - \$10,000,000 Public and Products Liability

Option B - \$20,000,000 Public and Products Liability

We will pay:

- a. all sums which You become legally liability to pay by way of compensation;
- b. all costs awarded against You in respect of Personal Injury or Property Damage happening during the Period of Insurance and caused by an Occurrence within the Territorial Limits in connection with Your Business as an occupier of a stall and/or booth and/or similar space at a market and/or similar gathering where such booth, stall and/or similar space is rented or hired by you.

This policy does not cover liability in respect of **Contractual liability**: Any obligation assumed by You under any agreement or contract except to the extent that:

- a. (a) the liability would have been implied by law;
- b. (b) the liability arises from a provision in a contract for lease or real or personal property other than a provision which obliges You to effect insurance or provide indemnity in respect of the subject matter of that contract;

- c. (c) the liability is assumed by You under a warranty of fitness or quality as regards to Your Products;
- d. (d) the obligation is assumed under those agreement specified in the Schedule.

I have read the Duty of Disclosure

**Duty of Disclosure**

In order to make an informed assessment of the risk and calculate the appropriate premium, your insurer needs information about the risk you are asking it to insure.

For this reason, before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to your insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer’s decision whether to accept the risk and, if so, on what terms. The duty also applies when you renew, extend, vary or reinstate a contract of insurance.

You do not have to disclose anything that:

- Reduces the risk to be undertaken by the insurer;
- Is common knowledge;
- Your insurer knows, or in the ordinary course of its business, ought to know; or
- If the insurer has waived your obligation to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to reduce its liability in respect of a claim or may cancel your contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.

One important matter to be disclosed is the history of losses suffered by the person seeking insurance or any closely associated person or entity. As you are responsible for checking that you have made complete disclosure, we suggest that you keep an up to date record of all such losses and claims.

Is there anything more you need to disclose to us?

Yes  No

If Yes, please provide details

Signature \_\_\_\_\_ Dated \_\_\_\_\_

Title \_\_\_\_\_