

Market Stall

Public Liability

Proposal Form

IMPORTANT NOTES

DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the 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 of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- ▼ that diminishes the risk to be undertaken by the insurer;
- ▼ that is of common knowledge;
- ▼ that your insurer knows or, in the ordinary course of its business, ought to know;
- ▼ as to which compliance with your duty is waived by the insurer.

It is important that all information contained in this proposal is understood by you and is correct, as you will be bound by your answers and by the information provided by you in this proposal. You should obtain advice before you sign this proposal if you do not properly understand any part of it.

Your duty of disclosure continues after the proposal has been completed up until the contract of insurance is entered into.

Non Disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your nondisclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

PRIVACY STATEMENT

Only in this statement "we", "us" and "our" means Lloyd's and Winsure Underwriting Pty Ltd as its agent.

We are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Enhancing Privacy Protection) Act 2012. This sets out basic standards relating to the collection, use, storage and disclosure of personal information.

Our Privacy Policy, available at www.winsure.com.au or by calling us, sets out how:

- ▼ we protect your personal information;
- ▼ you may access your personal information;
- ▼ you may correct your personal information held by us;
- ▼ you may complain about a breach of the Privacy Principles or Registered Privacy Code and how we will deal with such a complaint.

We need to collect, use and disclose your personal information in order to consider your application for insurance and to provide the cover you have chosen, administer the insurance and assess any claim. You can choose not to provide us with some of the details or all of your personal information, but this may affect our ability to provide the cover, administer the insurance or assess a claim.

We may disclose your personal information to third parties who assist us in providing the above services. These parties (which include our related entities, distributors, agents, insurers - including reinsurers - and service providers) will only use the personal information for the purposes we provided it to them for (unless otherwise required by law). It is likely that the information will be disclosed overseas.

Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from your representatives or co-insured's). If you provide information for another person you represent to us that:

- ▼ you have the authority from them to do so and it is as if they provided it to us;
- ▼ you have made them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

You are entitled to access your information if you wish and request correction if required. You may also opt out of receiving materials sent by us by contacting Winsure.

PROPOSERS DETAILS

Name of Proposer

First Name

Last Name

Trading Name (e.g. Company Name Pty Ltd)

Postal Address

Number, Street Address

City / Suburb

State

Postcode

Contact Numbers

Phone Number

Mobile

Email

Email

Website

Website

PROPOSERS DETAILS (Continued)

Number of stalls you operate

Number of people involved in the business

Limit of Indemnity Please select the Limit of Indemnity you require. \$10,000,000 \$20,000,000

Estimated Turnover Estimated turnover this financial year. \$

Importation Do you import any of the goods? Yes No

GENERAL INFORMATION

Has any claim been made upon you for personal injury or property damage? If "Yes", Specify the details below. Yes No

Has any insurer declined a proposal, cancelled or refused to renew a policy? If "Yes", Provide full details below. Yes No

Have you previously held insurance of this nature for the cover now proposed during the previous year? If "Yes", Provide name(s) of the insurer(s). Yes No

Are there any other material facts relating to the risk to be insured or to the proposer which should be disclosed to enable a true assessment of your proposal to be made before its acceptance? If "Yes", Provide details below. Yes No

PROPOSAL QUESTIONS

Location Details of where Market Stalls are held

Market Stalls Number of Market Stalls operated at any one time

Goods Sold Description of Goods being sold

DECLARATION AND SIGNATURE BY PROPOSER

I/We do hereby warrant that the answers given above are to the best of my/our knowledge true and correct and I/We have not withheld any information likely to affect acceptance of the Proposal: and I/We agree that this Proposal and Declaration shall be the basis of the Contract between the Insurer and the Insured.

I have read the notes concerning my duty of disclosure on the reverse of this proposal/member application form, and agree that if I have sought the assistance of any person in the completion of this form wholly or in part, such person does so as my agent and not that of the company.

Signed

Name

Title / Position

Signed

Dated