

Residential Bed & Breakfast

Insurance Application & Proposal

Intermediary _____ Policy No. _____

The Proposer

Insured Name _____

Business / Trading Name _____

Are You registered for GST purposes? Yes No What is Your ABN? _____

Postal Address _____

Postcode _____

Contact No. Home _____ Business _____ Mobile _____

Email Address _____ Website _____

General Information

A. Have You, in the last 5 years

- made any claim(s) on an insurer for loss or damage? Yes No
- had any insurance declined or cancelled, proposal / application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer? Yes No
- suffered any loss or damage which would have been covered by the proposed insurance policy? Yes No

B. Have You or Your Partners or Directors

- ever been declared bankrupt? Yes No
- in the last 10 years been involved in a company or business which became insolvent or was under the control of a liquidator or receiver? Yes No
- been convicted of any criminal offence or served a prison sentence? Yes No

If you answered YES to any question in (A) or (B) above, please provide full details in the space below:

Details of the Business

Type of accommodation / business (attach brochures if available)

Please specify any other activities:

Situation to be insured:

Postcode

Other interested parties

Period of insurance

From

/ /

To

/ /

Are you an owner occupier?

Yes

No

Is the property on the same block as the owner's residence?

Yes

No

How long has the Building been trading?

Projected Annual Turnover?

AAA Tourism star rating?

Is the building National Trust or Heritage Listed?

Yes

No

Has the building been rewired in the last 10 years?

Yes

No

If Yes, when?

How many guest bedrooms do the premises have?

How many beds are there?

What breakfast / breakfast provisions do you provide?

Fire Protection

Are all rooms fitted with Hard Wired smoke detectors?

Yes

No

If No, which rooms are fitted with smoke detectors?

Facilities

Please answer YES or NO if you have any of the following facilities

Swimming pool?

Yes

No

Is pool fenced with child proof gate and sign specifying usage, accepted behaviour and lifesaving procedures?

Yes

No

Children's playground?

Yes

No

If Yes, please provide details and supply photos:

Restaurant / Cafe? Yes No

Is the restaurant kitchen equipped with a dry chemical fire extinguisher and a fire blanket? Yes No

Does the insured provide live entertainment to guests other than soloists or duos? Yes No

If Yes, Please provide details:

Do you hold functions at the property? Yes No

If Yes, please provide details:

Does the premises have a dam, pond, lake etc? Yes No

If Yes, how many of each? _____

Canoes / Watercraft? Yes No

If Yes, what safety precautions are in place (signs, fencing etc)?

Farm animals Yes No

Hobby farm Yes No

Motor / quad bikes Yes No

Horse riding Yes No

Cycling Yes No

If Yes to any of these, please provide details:

Do you require Public and Products Liability? Yes No

Indemnity Limit Required \$5,000,000 \$10,000,000 \$20,000,000

Construction and Values Details

Main Building

Replacement Values

Building \$ _____ Contents \$ _____ Stock \$ _____ Total \$ _____

Construction Details

Walls Brick / Concrete % _____ Timber % _____ Iron % _____

Floors _____ Roof _____

Number of Stories _____ Year Built _____

If any EPS panelling, what percentage of total building area? _____

Building condition _____

Chalets and Cabins

Replacement Values

Building \$ _____ Contents \$ _____ Stock \$ _____ Total \$ _____

Construction Details

Walls Brick / Concrete % _____ Timber % _____ Iron % _____

Floors _____ Roof _____

Number of Stories _____ Year Built _____

If any EPS panelling, what percentage of total building area? _____

Building condition _____

Other Buildings

Replacement Values

Building \$ _____ Contents \$ _____ Stock \$ _____ Total \$ _____

Construction Details

Walls Brick / Concrete % _____ Timber % _____ Iron % _____

Floors _____ Roof _____

Number of Stories _____ Year Built _____

If any EPS panelling, what percentage of total building area? _____

Building condition _____

Exposure - Fire Protection and Security Details

Property - Main Building

Please tick Yes or No and provide details

Sprinklered Yes No Single / Dual Supply Area Coverage % _____

Fire Alarm Yes No Heat / Thermal / Both _____

Fire Alarm Monitored Yes No By Whom _____

Smoke Detectors Yes No Hard Wired / Battery _____

Extinguishers Yes No Quantity _____ Type _____

Hydrants / Hose Reels Yes No Is coverage to building Code of Australia requirements? Yes No

- Burglary Protection Deadlocks on all external doors
 Bars / grills on all external windows
 Monitored Back to Base Alarm
 Local Alarm only

Property - Chalets/Cabins

- Fire Alarm Yes No Heat / Thermal / Both _____
 Fire Alarm Monitored Yes No By Whom _____
 Smoke Detectors Yes No Hard Wired / Battery _____
 Extinguishers Yes No Quantity _____ Type _____
 Hydrants / Hose Reels Yes No Is coverage to building Code of Australia requirements? Yes No
 Burglary Protection Deadlocks on all external doors
 Bars / grills on all external windows
 Monitored Back to Base Alarm
 Local Alarm only

Property - Other Buildings

- Sprinklered Yes No Single / Dual Supply Area Coverage % _____
 Fire Alarm Yes No Heat / Thermal / Both _____
 Fire Alarm Monitored Yes No By Whom _____
 Smoke Detectors Yes No Hard Wired / Battery _____
 Extinguishers Yes No Quantity _____ Type _____
 Hydrants / Hose Reels Yes No Is coverage to building Code of Australia requirements? Yes No
 Burglary Protection Deadlocks on all external doors
 Bars / grills on all external windows
 Monitored Back to Base Alarm
 Local Alarm only

General

Does Town have:

Full time Fire Brigade Yes No

Volunteer Fire Brigade Yes No

Fire Brigade within 5km Yes No

Are you connected to mains water? Yes No

Is there a bushfire exposure? Yes No

Is there a cyclone exposure? Yes No

General Comments

Important Notices

Your Duty of Disclosure

This policy is subject to The Insurance Contracts Act 1984. Under that Act You have a Duty of Disclosure.

This means:

- When You ask for cover, You must tell Us all that You know about the risk that You want covered which may affect Our decision:
 - To offer You cover, and
 - The terms and the cost of such cover.
- If You ask for the cover to be renewed, extended, altered or reinstated You must tell Us:
 - If there have been any changes in what is covered, and
 - Of all things that may increase the chances of a claim.

What You Don't Have to Tell Us

You do not have to tell Us of anything:

- That reduces the chances of a claim. But, if You do, it may let Us offer You better terms.
- That is common knowledge.
- That we should know as a normal part of Our business.
- If We waive Your Duty of Disclosure.

Non Disclosure

If You don't tell Us something that You know which may affect Our decision to offer You cover or the terms of that cover We may be allowed to:

- Reduce the amount that We have to pay for a claim. This may mean that We would pay You nothing.
- Cancel this policy. We may even be allowed to cancel this policy from the date that the cover started if You lie to Us or deliberately keep information from Us or mislead Us.

Declaration

By signing this Proposal form You declare that:

- You have read the above Important Notices
- You understand and have complied with Your Duty of Disclosure.
- The property that You want covered is in good condition.
- All the information You have given in this form is correct.

Please sign below

Date / /