

ABN 25 151 703 525 AFSL 494836

A Specialist Underwriting Agency

## ALL PARKS INSURANCE PROPOSAL

### Please read carefully before completing:

**"you" "your"** where used in this Proposal means the Proposer and if more than one, each of them. **"we" "us" "our"** means All Parks Insurance Pty Ltd A.B.N. 25 151 703 525. **"Insurer"** means any general insurance company accepting the risk relevant to this proposal

### YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer. You have a duty at law to disclose to the insurer anything that you could reasonably be expected to know is relevant to the insurer's decision whether to accept the risk of insurance and if so, on what terms.

You have this duty until we agree to insure you.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Before completing this Proposal, you should read the policy wording(s) as it explains the insurance coverage in more detail and contains definitions of words used in the proposal

Extra copies of the wording(s) can be sourced by contacting your broker or us; or requesting a copy through our website <u>www.allparks.com.au</u>

Your duty however does not require disclosure of 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 business, ought to know;
- as to which compliance with your duty is waived by the insurer.

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 non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

#### **CONFIRMING TRANSACTIONS**

You may contact us or your adviser, in writing (which is always required if you are advising cancellation) or by phone, to confirm any transaction under your Policy. Any transaction will be documented by us as quickly as possible.

#### PRIVACY

All Parks Insurance Pty Ltd respects your privacy and complies with the Privacy Act and the Australian Privacy Principles. A copy of our Privacy Policy is available at any of our website.



Head Office: PO Box 588 WYONG 2259 PH: (02) 4355 4027 FAX: (02) 4355 4160 EMAIL: <u>allparks@allparks.com.au</u> WEB: <u>www.allparks.com.au</u>

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### A Specialist Underwriting Agency

BROKER		CONTACT			
PHONE	E-MAIL				
POSTAL ADDRESS:					
APPLICANT'S NAME:					
TRADING AS:				••••	
SITUATION OF RISK:		ABN		••••	
Сіту:	State:	Post Code:	•••••		
PHONE	Mobile	Email			
CONTACT AT PARK					
INTERESTED PARTY:			•••••		
PERIOD OF INSURANCE from	/ / 20 to /	/ 20 (4pm)			
MEMBER OF ANY INDUSTRY R Namely			Yes	No	
GENERAL INFORMATION CRVA Approved Accreditati Management Details: Is there a liquor licence use Is there transport provided Nominate Entry/Exit Secur Number of similar situation Has there been a risk mana If yes, by whom	ed at the premises? for Patrons? ity to Park: ns owned by common di gement survey in the las	Spikes rector or proprietor? t 12 months?	Yes Owner Yes Yes Boom Yes	No No Gate n	none

Have you either alone or in partnership with any other party, or if a corporation, any of its Directors,

Had a loss / destruction / damage under an insurance policy?	Yes	No
Had any insurer decline any claim submitted?	Yes	No
Had any insurer decline or impose special conditions on any proposal submitted?	Yes	No
Had any insurer cancel, refuse to renew or impose any restrictions on a policy?	Yes	No
Ever been declared bankrupt?	Yes	No
Been convicted of or charged with a criminal offence?	Yes	No
Been convicted of or charged with arson or fraud?	Yes	No
Been convicted of or charged with any offence for dishonesty?	Yes	No
If yes to any of the above please provide details:		

1.	BUILDING & CONTENTS:		
_,	1. Is it your intention to cover 100% of Property Insured:	YES	NO
	* If No, attach list of property excluded		
	2. Are any Buildings Heritage Listed	YES	NO
	3. If the property is above 25 <sup>th</sup> Parallel, are all buildings built to		
	cyclone code We provide replacement cover on all structures other then	YES	NO
	<ul> <li>We provide replacement cover on all structures <u>other than</u></li> <li>caravans and contents within</li> </ul>		
	<ul> <li>cabins with flat rooves that are also over 15 years of age and contents within</li> </ul>		
	These structures can only be insured for indemnity value unless agreed value requ	uested a	nd approved
	ASSET SCHEDULE:	SUM I	NSURED
	Building of Residence / Office / Shop (excludes Personal Liability cover)		
	Contents of Residence / Office (excludes Personal Liability cover)	\$	
	Amenities & Contents x	\$ ¢	
	Cabins Replacement & Contents x Cabins Indemnity & Contents x	 Տ	
	Cabins/Structures over 15yrs of age with a flat roof x	\$ \$	
	Caravans Indemnity & Contents x	\$	
	Machinery, Plant, Hose Reels, Mobile plant, workshop	\$	
	BBQ's, Pergolas, Pools, Playground, etc	\$	
	Boilers, Pressure Vessels, Washers, Dryers	\$	
	Stock in Trade/Contents of Shop Signs, Camp Kitchen, Shade Shelters	\$	
	Power heads, Power Poles, Fencing	\$ \$	
	Recreation Room / Gymnasium	\$	
	Other Property Insured (not listed above)	\$	
	Additional Removal of Debris	\$	
		<b>.</b>	
	Totals	s \$	
	ADDITIONAL LIMITS: Accidental Damage	\$	
	Roads/Bridges/Underground Services (limited cover)	\$ \$	
		T	
2.	<b>BUSINESS INTERRUPTION - Indemnity Period</b> 6 12 18 24 months		
	1. Gross Income	\$	
	2. Gross Rentals	\$	
	3. Claims Preparation Costs (automatic \$5,000)	\$	
	4. Additional Increased Costs of Working Totals	⊅ ≤\$	
		σφ	
3.	<b>THEFT:</b> (open air limit \$10,000 or up to sum insured whichever is the lesser)		
	Plant/Machinery/Other Contents/Stock, Customers Goods	\$	
	Cigarettes– Tobacco– Liquor	\$	
1			
4.	<b>MONEY:</b> (cover on premises outside Bus. hrs, limit \$5,000, unless in locked safe) In Transit/Safe/Residence/Office Bus. hrs.	\$	
-		Ψ	
5.	GLASS:	Yes	No

6. LEGAL LIABILITY: If this cover is required complete the section below.				Yes No			
LEGAL	LIABILITY S	<b>SECTIO</b>	<b>N:</b> (E	XCLUDES PE	RSONAL LIABILITY)		
Circle Limit of Indemnity	required: <b>\$5,0</b>	00,000	\$10,	000,000	\$15,000,000 \$20,0	00,000	)
Property in your physical	and legal control (	automatic	\$500,0	000 included)	\$		
<b>Sites:</b> # Relocatable / Cabin Sites # Tourist Caravan Sites .					REGISTERED SITES		
Please advise which of the	e following activit: <b>'Yes'</b> or the <b>'</b> ]	•		•			
BMX Track		Yes	No	Kid's Club		Yes	No
Boat Ramp		Yes	No	Lawn Bowl	S	Yes	No
Canoes/Kayaks/Paddle	Bikes	Yes	No	Live Enterta		Yes	No
If Yes, # of units				Mini Golf		Yes	No
Courts:	Tennis	Yes	No	Playground	Equipment	Yes	No
	Volley Ball	Yes	No	Pontoon	1 1	Yes	No
	Basketball	Yes	No		Length		
Deep Frying		Yes	No	Push Bikes	Pedal Carts for Hire	Yes	No
Food – Takeaway		Yes	No		If Yes, #		
Restaurant / Ca	fe	Yes	No	Spa / Sauna		Yes	No
Fuel – Petrol		Yes	No	Swimming l	Pool	Yes	No
# of Bowsers				Tractor/Trai	n Rides	Yes	No
Gas – Refills / Swap N	Go	Yes	No	Trampoline		Yes	No
Games Rooms		Yes	No		Above Ground	Yes	No
Gym		Yes	No		In Ground	Yes	No
Hire Boats		Yes	No	Water Slide	S	Yes	No
Horse Riding		Yes	No		Up to 3m high	Yes	No
Inflatable Trampoline eg.	Jumping Pillow	Yes	No		3 to 5m high	Yes	No
Professionally Installed		Yes	No		Over 5m high	Yes	No
Has the canvas been rep		Yes	No	Water Skiin	-	Yes	No
If yes, by whom				Water Park/	Playground	Yes	No
Manufacturer							

OTHER ACTIVITY NOT LISTED please advise the following (Please add extra sheets if required)

Type of activity	. No. of Units
Type of activity	. No. of Units
Type of activity	. No. of Units
Type of activity	. No. of Units

7.	MACHINERY BREAKDOWN:
	If this cover is required complete the section below.

**MACHINERY BREAKDOWN SECTION** 

<b>REFRIGERATION EQUIPMENT:</b> (N Freezer Room/Cool Room Drink / Display Cabinet Deep chest Freezer up to 2m long Caravan / Bar Fridge Domestic Fridge / Freezer Ice Machine Spoilage/Deterioration of Goods (un		
<b>AIR CONDITIONING PLANT:</b> Split System Window/Wall Type Evaporating Cooler / ½ Cool Air cor	nditioner	
OTHER PLANT: Motors & Equipment <2hp Motors & Equipment 2 to 5hp Motors & Equipment 5 to 10hp Spa Blower / Boom Gate / Fan Washer (large wascator) Washer (commercial) Washer (domestic) Dryers commercial Dryers domestic Other – (please specify) ELECTRONIC BREAKDOWN:	Submersible Yes/No Submersible Yes/No Submersible Yes/No	
<ul><li>A: Office</li><li>B: Other (boom gates, sewerage system</li><li>C: Data Restoration:</li></ul>	i etc)	\$ \$ \$
GOODS IN TRANSIT: (USE SEPARA	ATE SHEET TO DESCRIBE GOODS)	\$
GENERAL PROPERTY		Yes No \$ \$ \$
UNREGISTERED MOTOR VEHICI (Liability is not included in this section Make Model	ES (WITHIN THE CONFINES OF THE PARK): on, can be addressed in section 6) Type/I.D.	\$\$\$
		Ψ \$

Yes No

**#UNITS** 

8.

9.

10.

1/

2/

3/

1/

2/

3/

4/

11. EMPLOYEE DISHONESTY:		No
If cover is required – please advise sum insured	\$	
12. TAXATION AUDIT COSTS:	Yes	No
<b>RESIDENTIAL INSURANCE</b> : Complete this section below only if required in addition to section 1	Yes	No

# SEPARATE ACCIDENTAL DAMAGE HOME INSURANCE POLICY SECTION

Name of Insured if other than applicant on page 2:

		Ten	ant (	Owner:	
Construction of Building:					
Is there Asbestos in the building?			YES	NO	
Is the building Heritage Listed			YES	NO	
	<b>ROOF TYPE</b>		Pitche	d F	lat
	<b>SECURITY:</b> Deadlocks Window locks Alarm: Other:		YES YES YES	NO NO NO	
<b>DOMESTIC RESIDENCE:</b>	SUM INSURED:	\$_			_
<b>DOMESTIC GENERAL CONTENTS:</b>	SUM INSURED:	\$_			-
Specified Contents In the Home (if required, complete be Description	elow) Value				-
MANAGEMENT LIABILITY - PLEASE COMPLETE CH (Underwritten by Chubb Insurance Company of Australia Limite CYBER EVENT PROTECTION – PLEASE COMLETE E	ed)			Yes Yes	No No
<b>CYBEREVENT PROTECTION</b> – PLEASE COMLETE E (Underwritten by Emergence)	MERGENCE CYBER PROPO	SAL FOR	М	i es	10
CYBER 1 <sup>st</sup> AID (limited cover) - Sum Insured Limit \$100,0	000			Yes	No

# **PREVIOUS INSURANCE / CLAIMS AND DECLARATION**

# **PREVIOUS CLAIMS:**

Detail all insurance claims made, including any uninsured losses, in the last five years. Please include dates and amounts. (Please add extra sheets if required)

## **UNDER INSURANCE:**

The insurance proposed under the Property and Business Interruption Sections includes an under insurance clause which means that if the items on the schedule are not insured for there full value then any losses may not be paid in full. For a full definition see policy wording(s).

## **SUBROGATION:**

Where another person is liable to compensate you for any loss or damage otherwise covered by a policy, but you have agreed with that person either before or after the loss or damage occurred to the effect that you would not seek to recover any moneys from that person, we will not cover you for any such loss.

### **ADDITIONAL INFORMATION:**

If insufficient space is provided on this proposal in respect of any questions contained on the proposal, please attach a sheet of paper containing all the additional information, noting the relevant question number and sign and date such attachment. If 'Other Property Insured' under Section 1 Assets is left blank, this will have the effect of limiting the cover only to those items listed on the assets, ie not listed not insured.

# **DECLARATION BY PROPOSER AND/OR BROKER:** I/WE

- a) have received the Duty of Disclosure notice and other notices accompanying this Proposal and agree to be bound by the terms of the Policy(s),
- b) state that the information given in this proposal and any attachment or schedules before or after this declaration is true and correct and all information relevant to the decision and terms of insurance has been given,
- c) authorise the Underwriter to give to, or obtain from, other insurers or any credit reference service, any information relating to insurance held by me/us or any claim in relation thereto,
- d) state where answers on this proposal are not in my/our handwriting they have been checked by me/us and I/we certify they are correct.

SIGNATURE	 <b>D</b> ATE
FULL NAME	 POSITION