

**EASTERN SUBURBS INSURANCE BROKERS PTY LTD**

*PO Box 484 Darlinghurst NSW 1300  
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# ***Entertainment & Events Public Liability Insurance***

## **QUESTIONNAIRE**

### **YOUR DUTY OF DISCLOSURE - CONTRACTS OF GENERAL INSURANCE**

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 their business, ought to know;
- as to which compliance with your duty is waived by the Insurer.

### **NON DISCLOSURE**

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce their 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.

### **SUBROGATION**

You may prejudice your rights with regard to a claim if, without prior agreement from the Insurer, you make agreement with a third party that will prevent the Insurer from recovering the loss from that, or another party.

Your policy contains provisions that either exclude the Insurer from liability, or reduce their liability, if you have entered into any agreements that exclude your rights to recover damages from another party in relation to any loss, damage or destruction which would allow you to sustain a claim under this policy.

### **GENERAL INFORMATION REQUIRED**

**1) Client / Company name** \_\_\_\_\_

**2) Postal address** \_\_\_\_\_

**3) Phone number** \_\_\_\_\_ **Fax number** \_\_\_\_\_

**4) Email address** \_\_\_\_\_

**5) Business activities to be insured (please describe your activities in as much details as possible)**

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6) Please tick one or more of the following to best describe your business activities

- Entertainer/performer/musician/band etc.
- Theatre/performance group
- Drama/dance school
- Booking agency
- Event organiser/Concert promoter
- Market organiser
- Community group/non-profit organisation

7) How many years experience do you have in this field and/or how long has your business been operating for?

\_\_\_\_\_

8) Period that cover is required for:-

Annual period  Dates From \_\_\_\_\_ To \_\_\_\_\_

OR

Short term period  Dates From \_\_\_\_\_ To \_\_\_\_\_

9) Limit of cover required:-

\$5,000,000

\$10,000,000

10) Location of risk (please provide address or location of where you will be predominantly carrying out your business activities):-

\_\_\_\_\_

11) Do you carry out any activities outside of Australia? YES / NO  
(Please provide names of countries)

\_\_\_\_\_

12) Please advise the estimated turnover / wages of your business for the next 12 month period?

Turnover \$ \_\_\_\_\_ Wages \$ \_\_\_\_\_

*If cover only required for short term period or one-off event, please provide estimated turnover or budget for short term period/one-off event.*

13) Number of employees \_\_\_\_\_

If you are a non-profit organisation, total number of members \_\_\_\_\_

- 14) Do you use contractors / sub-contractors?** YES / NO

**What activities will your contractors carry out?**

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- 15) Do you insist on your contractors / sub-contractors carrying their own public liability insurance?**

YES / NO

**GENERAL INFORMATION – PLEASE COMPLETE THIS SECTION FOR ALL OCCUPATIONS**

- 16) Will you be signing any contracts that contain hold harmless or indemnity agreements?**

YES / NO

**If yes, please provide copies of such agreements.**

*Note – a hold harmless or indemnity agreement is whereby one party assumes the liability risks of another party under contract. Your public liability policy is to cover your legal liability & no one else's, therefore claims arising from these agreements are excluded. In some circumstances, your policy can be amended to include cover for these agreements providing your Insurer can review them & agree to their content. If you sign these agreements without first referring them to your Insurer, you may not be covered in the event of a claim.*

- 17) Will you require cover for liability claims arising from loss or damage to other people's property whilst in your care, custody or control?**

YES / NO

**If yes, please advise limit of cover? \$ \_\_\_\_\_**

*Note – the above extension only operates if you are negligent in causing the loss or damage to the property in your care, custody or control. There can be situations where you have hired or borrowed other people's property, & such property is lost or damaged not as a result of your negligence. However, you may still be responsible for compensating the owner for their loss. In these circumstances, it would be prudent not to rely on the above extension on its own but also insure the hired or borrowed property under a General property insurance policy, which will operate regardless of fault or negligence.*

- 18) Have you suffered any public liability claims or have caused incidents that could give rise to a public liability claim?**

YES / NO

**If yes, please provide details \_\_\_\_\_**

**19) Have you previously been insured for public/products liability?**

YES / NO

If yes, please advise name of Insurer? \_\_\_\_\_

**20) Will your activities include the use of any of the following:-**

a) Registered motor vehicles YES / NO

b) Watercraft YES / NO

c) Aircraft or hovercraft YES / NO

If yes to any of the above, please describe in what capacity these will be used?

\_\_\_\_\_  
\_\_\_\_\_

**ONLY COMPLETE THIS SECTION IF YOU ARE A MUSIC GROUP, BAND, ENTERTAINER, PERFORMING GROUP, DANCE SCHOOL OR DRAMA SCHOOL**

*For dance, drama, performing arts tuition, please answer the following:*

**21) Total number of registered students? \_\_\_\_\_**

**22) Number of students per class? \_\_\_\_\_**

**23) How many classes per week? \_\_\_\_\_**

**24) How many teachers / supervisors? \_\_\_\_\_**

**25) Do students participate in hazardous, strenuous or physical activities?**

YES / NO

If yes, please describe nature of activities \_\_\_\_\_

*For all bands, entertainers, performing groups, dance & drama schools please answer the following questions:-*

**26) Number of musicians / performers? \_\_\_\_\_**

**27) Do you hire the venue to stage your performances or are you just booked to turn up & perform?**

\_\_\_\_\_

**28) Please advise estimated number of performances during annual period?**

\_\_\_\_\_  
(Please supply copies of venue contracts if applicable)

**29) Estimated attendance at each performance \_\_\_\_\_**

**ONLY COMPLETE THIS SECTION IF YOU ARE STAGING AN EVENT OR  
CONCERT**

**30) Please describe nature of event** \_\_\_\_\_

**31) Date of event** \_\_\_\_\_

**32) Location where event is to be held** \_\_\_\_\_

**33) Is the event being held indoors or outdoors** \_\_\_\_\_  
(For larger outdoor events, please provide layout plan of the venue etc.)

**34) Is there any temporary seating structures being used?** YES / NO

If yes, please ensure that the contractor responsible for supplying and setting up these structures carries their own public liability insurance.

**35) Name of event** \_\_\_\_\_

**36) Event times: From \_\_\_\_\_ To \_\_\_\_\_**

**37) Artists performing (if applicable)** \_\_\_\_\_  
\_\_\_\_\_

**38) If your event is a concert or performance, what style of music or performance is being performed?**  
\_\_\_\_\_

**39) Do you require annual cover for all events staged during annual period?**

YES / NO

**If yes, please provide an estimate of the number of events to be staged during annual period?**

\_\_\_\_\_ (Please supply a separate schedule of events if possible)

**40) Estimated attendance at your event / events** \_\_\_\_\_  
(Please provide a total estimate if insuring more than one event)

**41) Do you have a risk management plan or safety procedures for your event/events?** (Please provide a copy of the plan if applicable)

YES / NO

**42) Who will be responsible for security?** \_\_\_\_\_  
(Please ensure that the contracted security company carries their own public liability insurance)

**43) Will the event / events involve the use of animal or amusement rides or similar devices?**

YES / NO

(Please ensure that all amusement / animal ride contractors carry their own public liability insurance)

- 44) Will any members of the public or audience members participate in any sporting, acrobatic, physically strenuous or hazardous activities?**

YES / NO

**If yes, please provide a detailed description of hazardous activities the public will participate in?**

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- 45) Will your event / events involve the use of fireworks / pyrotechnics?**

YES / NO

**If yes, please advise who is responsible for supply, set up & lighting of pyrotechnics / fireworks displays?**

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(Please ensure that pyrotechnics / fireworks operators carry their own public liability insurance)

- 46) Will you be serving, selling or supplying alcoholic beverages at your event?**

YES / NO

**If yes, please advise:-**

**Who is actually selling or serving the beverages?** \_\_\_\_\_

**Do they carry their own liability insurance for this activity?** YES / NO

**Who has signed the liquor license?** \_\_\_\_\_

- 47) Will you be serving, selling or supplying food at your event?**

YES / NO

**If yes, please advise:-**

**Who is actually selling or serving the food?** \_\_\_\_\_

**Do they carry their own liability insurance for this activity?** YES / NO

- 48) If your event is an exhibition or market, please provide number of stalls?**
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**Will all stall holders or exhibitors carry their own liability insurance?**

YES / NO

(It is recommended that you insist on all stall holders or exhibitors to carry their own public and products liability insurance)

**49) What type of products or services do the stall holders or exhibitors sell or display at your event?**


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**DECLARATION**

I/We hereby declare that the information provided by me/we in this questionnaire is true and correct and that I/we have read and understand the Important Notices at the start of this questionnaire. I/We also agree that this questionnaire can be used as the proposal of insurance and therefore the basis of the contract of insurance between me/we and the underwriter, if so approved by the underwriter.

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**(Signature)**


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**(Date)**


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**(Name)**


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**(Position)**
**OTHER INSURANCES**

We recommend the following other insurances and ask that you contact our office if you would like further information on any of these including quotations:-

CANCELLATION INSURANCE (INCLUDING WEATHER & NON-APPEARANCE)	<b>YES / NO</b>
VOLUNTARY WORKERS ACCIDENT INSURANCE	<b>YES / NO</b>
WORKERS COMPENSATION (COMPULSORY FOR ALL EMPLOYERS)	<b>YES / NO</b>
MONEY	<b>YES / NO</b>
BUSINESS EQUIPMENT (INCLUDING HIRED OR BORROWED ITEMS)	<b>YES / NO</b>
PROFESSIONAL INDEMNITY FOR EVENT ORGANISERS	<b>YES / NO</b>