

Eastern Suburbs Insurance Brokers

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Underwritten by



CHUBB INSURANCE COMPANY
OF AUSTRALIA LIMITED
ABN 69 003 710 647

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.

APPLICATION

Where did you hear about Action Entertainment Insurance? _____

Insured name _____ ABN # _____

Postal address _____ Post code _____

Phone number _____ Fax number _____

Email address _____

Where do you usually store the equipment? _____

Period of insurance

From _____ To 4.00pm _____

Have you suffered any losses of equipment including theft, fire or damage (whether insured or not) in the last 5 years?

YES / NO

If yes, please provide details _____

Have you previously been refused insurance or have had your insurance cancelled by an Insurer or have had special conditions, increased premiums or increased excesses imposed on any policy of insurance by an Insurer?

YES / NO

If yes, please provide details _____

Which type of cover do you required?

() World wide (excluding certain countries as specified in the policy wording)

() Premises Only - Address _____

Please advise names of interested parties (eg. finance companies etc)?

SCHEDULE OF ITEMS TO INSURE
(please attach a schedule if insufficient space)

NOTE THAT ONLY ITEMS APPEARING ON THE SCHEDULE ARE COVERED UNDER THE POLICY

DESCRIPTION (MAKE, MODEL, SERIAL NUMBER)	SUM INSURED
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11. Limit for miscellaneous items (leads, stands, pedals etc.)	
12. Limit for hired or borrowed equipment	
TOTAL	

Declaration

I/We hereby agree that this proposal & declaration shall be the basis of the contract between myself/ourselves & the Underwriting Insurance Company I/We have chosen. I/We also acknowledge having read & understood the Important Notices forming part of this application.

Signature

Date