

PHOTOGRAPHER'S LIABILITY INSURANCE PROPOSAL FORM

DETAILS OF INSURED

Name of Insured:			
Trading As (If Applicable):			
Number of years in business:			
Date of Birth:		Email	
Phone:	Fax:	Mobile:	
Postal Address:			
			Postcode:
Business Address:			
			Postcode:
GST Tax Status:	Registered <input type="checkbox"/> Yes <input type="checkbox"/> No	ABN	Taxable %
Period of Insurance:	To	At 4pm (EST)	

DETAILS OF COVER

Limit of Indemnity	<input type="checkbox"/>	\$20,000,000	<input type="checkbox"/>	Other – please specify \$
Estimated number of staff including working directors:				

INSURANCE HISTORY

Have you ever had an insurance application, renewal or policy cancelled or declined?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had special conditions or increased premiums imposed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been charged with a criminal act?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had other Insurance Claims (Equipment, Motor, Home, etc.) in the last five (5) years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If the answer is Yes to any of the above questions please give full details	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you now, or have been previously insured? Insurer _____ Expiry _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

YOUR 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 Insurers 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, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matters:

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

Your duty of disclosure extends to not only answering the questions on the proposal form, but to all matters which are relevant to the risk, and you must notify the insurer of changes in the risk between the time of you answering the question on the proposal form and the date 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 their liability under the contract for 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.

DECLARATION

I/We hereby agree that this application and declaration is correct and I have disclosed all relevant information to the underwriting insurance company. I/we also acknowledge having read and understood the important notices forming part of this application.

Signature: _____ **Date:** _____