



A.I.S. Insurance Brokers Pty Ltd
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MUSICAL EQUIPMENT INSURANCE

PROPOSAL FORM

Our Aim and Promise to You

To provide the Music Industry with a professional insurance service, our emphasis is on providing:

- A comprehensive policy which is tailored to each client's needs
- A quick and fair claim settlement
- An extremely competitive price structure

Our reputation was built on giving you the best benefits, truly personal service and fast claim settlement. We promise to give you the very best in musical equipment insurance and treat you fairly, courteously and efficiently whenever you may need to use our service.

Our team are dedicated entertainment industry insurance specialists. You will find we understand the industry and understand the insurance risks and problems involved.

Duty of Disclosure

When you apply for, or change or renew an insurance policy you have a legal duty of disclosure, which means you need to disclose anything that may influence the decision to insure you, and on what terms you may be insured.

For information on your Duty of Disclosure please contact our office.

MUSICAL EQUIPMENT INSURANCE CHECKLIST

Cover Provided	Australia Wide	Studio Only
Theft from location	✓	N/A
Theft from locked vehicles following forcible or violent entry	✓	N/A
Accidental damage	✓	✓
Fire, Burglary, Storm Damage, Earthquake, etc.	✓	✓
Replacement value – new for old	✓	✓
Worldwide extension Available	✓	N/A
Transit damage	✓	N/A
Emergency hire of equipment - (up to 30% of the sum insured)	✓	✓
Cover for hired/loaned equipment - (up to \$2,000)	✓	✓
New equipment automatically covered - (up to 10% of sum insured)	✓	✓
No claim discounts applied to premiums	✓	✓

Note: This foregoing is only a brief summary of the cover and you are advised to read the Policy Document closely for full details. The Policy Document is available for inspection upon request or from our website www.aisinsurance.com.au. Cover will not attach until the application is accepted and premium paid.

DETAILS OF INSURED

Name of Insured:			
Trading As (If Applicable):			
Date of Birth:	Occupation:	Mobile:	Phone:
Situation Equipment is usually stored:			
			Postcode:
Postal Address:			Postcode:
<input type="checkbox"/> I consent to receiving all correspondence and documentation from you via the email address provided below.			
Email:			
ABN:	Are you registered for GST? Yes <input type="checkbox"/> No <input type="checkbox"/>		What is your ITC percentage? %
Period of Insurance:	From:	/ /	To / / At 4pm (EST)

TYPE OF COVER REQUIRED

Section 1: Loss of or Damage to Your Equipment

Cover	Minimum Excess	Sum Insured
Australia / New Zealand Cover <i>(Temporary Worldwide * cover available upon request)</i>	\$ 200	\$
Annual Worldwide* Cover	\$ 500	\$
Classical Instrument Cover	\$ 200	\$
Studio Only Cover	\$ 200	\$

* Provides extended cover up to 90 days excluding all countries on the "Do Not Travel" and "Reconsider Your Need to Travel" lists as detailed by the Australian Government Department of Foreign Affairs and Travel website: <http://www.smartraveller.gov.au/>

GENERAL INSURANCE HISTORY

Does the equipment you wish to insure have any existing damage?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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 (Motor vehicle, Home, etc.) in the last five (5) years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you suffered loss or damage to any Musical Equipment in the last ten (10) years (insured or not)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If the answer is Yes to any of the above questions please give full details	
Are you now, or have been previously insured?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
Insurer:	Expiry:

SECURITY

What security protects the equipment at normal place of storage?

(Please note that a minimum of deadlocks on all external doors is required)

Local Burglar Alarm	<input type="checkbox"/> Yes <input type="checkbox"/> No
Back to Base Burglar Alarm	<input type="checkbox"/> Yes <input type="checkbox"/> No
Deadlocks on All External Doors	<input type="checkbox"/> Yes <input type="checkbox"/> No
Windows Barred or Key locked	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other (Please Specify)	

SCHEDULE OF EQUIPMENT

This section must be completed including all the equipment to be insured.

Brand & Description of Equipment	Serial #	Sum Insured
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
Miscellaneous Items (accessories, etc)	Serial #	Sum Insured
1.		
2.		
3.		
4.		
5.		
TOTAL SUM INSURED		\$

DECLARATION

Interested parties (e.g. finance companies) _____

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.

Date: _____ Signature: _____

IMPORTANT NOTICES

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 all of the information that is known to you which is relevant to the Insurer's decision to insure you and the terms of that insurance.

Your duty of disclosure is to tell the insurer what a reasonable person could be expected to know is relevant to that decision having regard to the nature & extent of the insurance cover to be provided and the class of persons who ordinarily applies for this insurance.

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 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.