



Guardian Underwriting Services Pty Ltd

ABN 21 051 930 105 AFS Licence 255319
137 Moray Street South Melbourne 3205
Telephone 03 8699 8800
Facsimile 03 8699 8810

E mail insure@guardianunderwriting.com.au
Website www.guardianunderwriting.com.au

Personal Accident Insurance

Proposer's name: (or company and ABN)			
Principal Address:			
Postal address :	State	Postcode	
Telephone (private)		Telephone (work)	
Telephone (mobile)		E Mail address	
Business description			
GST Tax Status:	Registered <input type="checkbox"/> Yes <input type="checkbox"/> No	ABN	Taxable %
Period of Insurance:	From 4.00pm / / 20	to 4.00pm / / 20	
Person/s to be insured			
Benefits Required			
Death & Capital Benefits (Insured Events 1-19)			
Weekly Accident Benefit (Insured Event 20)			
Other Benefits - Specify			
Other Benefits - Specify			
Other Benefits - Specify			
Deferral Period (Days)			
Benefit Period (Weeks)			
Describe the Nature of Activities:			
How Frequently are the Activities undertaken?			
What is the maximum number of people involved?			
Aggregate Limit of Liability			
Previous Insurance and Claims History			
Have you been insured for this risk previously?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have any claims been made?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you aware of any circumstances which may result in a claim?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has any insurer ever declined, cancelled or imposed special conditions in relation to your liability insurance?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If "yes", please provide full details			
Declaration: I acknowledge that I have read the Important Notices attached to this proposal and that I understand these notices. I acknowledge that if this proposal is accepted that the insurance will be subject to the terms and conditions of the certificate wording and will be subject to my payment of premium. I consent to the use of the personal information about me for the purposes detailed in the privacy statement including disclosure of this information to third parties in connection with this insurance. I declare that the information disclosed in this proposal is true and correct and that I have not failed to comply with my duty of disclosure nor have I included misleading information or have I suppressed information that may be relevant to the underwriter in considering my proposal for insurance.			
SIGNED:		DATED	

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 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 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 its 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 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

AGENCY

Guardian Underwriting Services Pty Ltd ACN 060 176 543 (ABN 21 051 930 105) as Agent for the Insurer(s) shown on the Schedule. FSRA Licence number 255319. This Insurance contract is written under a 'Binding Authority Agreement' which gives Guardian authority to bind insurance contracts and / or settle claims on behalf of such Insurer (s). As a consequence Guardian is acting as Agent of such Insurer(s) and not as Your Agent. Guardian is NOT the Insurer for this contract and is NOT liable for any loss or claim. The Insurer(s) are clearly shown on the Schedule.

CHANGE OF RISK OR CIRCUMSTANCE

You should advise your Guardian Underwriting Services Pty Ltd as soon as practicable of any change to your normal business as disclosed in the Proposal, such as changes in location, acquisitions and new overseas activities.

SUBROGATION

Where you have agreed with another person or company, who would otherwise be liable to compensate you for any loss or damage which is covered by the Certificate, that you will not seek to recover such loss or damage from that person, Insurers will not cover you, to the extent permitted by law, for such loss or damage.

PRIVACY

Guardian Underwriting Services Pty Ltd has always protected the privacy of personal information of our valued clients. The standards by which we handle this personal information have now been set by the Privacy Act and the National Privacy Principles (NPP), which came into effect on 21st December 2001.

All Staff, Broker Representatives, Agents and Contractors have agreed to hold all information in confidence and not use it for any purpose except to carry out the service they are providing. We do not sell or share names, addresses or any other information with third parties, except to the extent necessary to complete our obligations as an Underwriting Agency or as stated in this document.

How & why do we require your Personal Information

We collect information either directly from the relevant individuals or in some cases, from third parties. They may provide information for someone else requiring the benefit of the services that we offer, such as a nominated driver, director or officer or other staff member.

The information is collected to allow us to provide our insurance services including to arrange and place insurance cover, assess and underwrite risks, and to properly administer your claims.

What we expect of you

When you provide us with information about other individuals, we rely on you to have made, or make them, aware that you will or may provide their information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties will use it for and how they can access it. If it is sensitive information, we rely on you to have obtained consent to the above. If you have not done these things, we expect you to tell us before you provide the relevant information. If you collect, use, disclose, or handle personal information on our behalf, or receive it from us, you & your representatives must meet the relevant requirements of the NPP set out in the Privacy Act 1988 and only use and disclose it for the purposes we agree to.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service. Some insurers or re-insurer's are based overseas and we need to provide your personal information to them to arrange your cover.

Opting out

We regularly distribute to our clients information about our products & services, such as newsletters, which we believe may be of interest to you. If you do not wish to receive this additional information, please contact our office.