



## Liability Insurance Proposal

### 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 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 its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

It is important that all information contained in this proposal is understood by you and is correct, as you will be bound by your answers and by the information provided by you in this proposal. You should obtain advice before you sign this proposal if you do not properly understand any part of it.

Your duty of disclosure continues after the proposal has been completed up until the contract of insurance is entered into.

### Utmost Good Faith

Every insurance contract is subject to the doctrine of utmost good faith which requires that parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by the Insurer.

### Privacy Statement

Aurora Underwriting Agency Pty Ltd is committed to protecting your privacy. We only use the personal information you provide to us to quote on and insure your risks. We only provide personal information to the underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy. We will not trade, rent or sell your information.

If you don't provide us with complete information, we cannot properly quote for your insurance and we cannot insure you. You can check the personal information we hold about you at any time.

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

If you provide us with personal information about anyone else, we rely on you to have told them that you will provide their information to us, to whom we may provide it, the purposes for which we will use it and that they can access it. If the information is sensitive, we rely on you to have obtained their consent on these matters.

A copy of our Privacy Policy may be obtained from our website [www.aurorauw.com.au](http://www.aurorauw.com.au)

### Average Provision

One of the insuring provisions of the Contract of Insurance provides that where the amount required to dispose of a claim exceeds the limit of the sum insured in the contract the insurer shall be liable only for a part of the total costs and expenses which shall be the same proportion of the total expenses as the contract limit bears to the total amount required to dispose of the claim.

### Confirming Transactions

You may contact us or your adviser, in writing (which is always required if you are advising cancellation) or by phone, to confirm any transaction under the Policy. Any transaction will be documented by us as quickly as possible.

### Waiver, Surrender of Rights, Contribution or Indemnity

Insurer(s) will not compensate you for any loss or damage that is covered by this Policy where;

- another person or party would be liable to compensate you, or hold you harmless, for part of or all of that loss or damage; and
- you have agreed with that person or party, either before or after the inception of this Policy, that you will not seek recovery from them.

### Role of Aurora Underwriting Agency Pty Ltd

Aurora Underwriting Agency Pty Ltd ACN 12 106 909 737 (AFSL 246500) act as an Agency for the Insurer(s) shown on the Schedule. This Insurance contract is written under a 'Binding Authority Agreement' which gives Aurora authority to bind insurance contracts and/or settle claims on behalf of such Insurer(s). As a consequence Aurora is acting as Agent of such Insurer(s) and not as Your Agent.

Aurora 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.

PLEASE ANSWER QUESTIONS FULLY, USE BLOCK LETTERS AND TICK APPROPRIATE BOXES.  
IF INSUFFICIENT SPACE, PLEASE ATTACH SUPPLEMENTARY PAGES ON YOUR LETTERHEAD

WHERE PROVIDED, TICK  APPROPRIATE BOX TO INDICATE ANSWER

1. DETAILS OF THE INSURED	
1.1	<b>Proposer's Name in full:</b> (Sole Trader, Company, Partnership or Trading Name) (under The Communications Electrical and Plumbing Union (Communications Division) Plan)
1.2	<b>Trading Name(s):</b> (if any)
1.3	<b>Situation Address:</b>
1.4	<b>Postal Address</b> (if different to the above):
1.5	<b>Contact Person:</b>
1.6	<b>Business Phone No.:</b> <input type="text"/> <b>Fax No.:</b> <input type="text"/>
1.7	<b>AH: Phone No.:</b> <input type="text"/> <b>Mob:</b> <input type="text"/>
1.8	<b>Email:</b> <input type="text"/>
1.9	<b>Goods and Services Tax (G.S.T.)</b> To ensure that you do not incur any unnecessary GST Liabilities on claim settlements, please advise:
	(i) Your Australian Business Number (A.B.N.) if applicable: <input type="text"/>
	(ii) Any entitlement you have to an Input Tax Credit: <input type="text"/> %
1.10	<b>Are you a member of any Union or Association?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>
	If Yes, please provide details:
	<b>Union/Association Name:</b> <input type="text"/> <b>Membership No.:</b> <input type="text"/>
1.11	<b>Period of Insurance:</b> <b>From</b> <input type="text"/> / <input type="text"/> / <input type="text"/> <b>at 4pm</b> <b>To</b> <input type="text"/> / <input type="text"/> / <input type="text"/> <b>at 4pm</b>
1.12	<b>Full Description of all Business Activities:</b> Postal & Communication Services
Tick box if there are attachments <input type="checkbox"/>	



<b>5. DECLARATION AND SIGNATURE</b>	
This declaration must be completed and signed by or on behalf of all parties applying for insurance.	
<b>10.1</b>	I/We,
	declare that:
	(i) the answers and information given by me/us in this Proposal are true and correct in all respects;
	(ii) no information has been withheld that would affect Aurora’s decision to accept this Proposal;
	(iii) where answers in this Proposal are not my/our own handwriting, they have been checked by me/us and I/we agree they are correct;
	(iv) I/we have read and understood the clauses detailed under the Important Notices section at the front of this Proposal;
	(v) if there was insufficient space to fully answer any questions, we have attached _____ supplementary pages providing the additional information required.
<b>10.2</b>	Authorise Aurora to give to, or obtain from other insurers or an insurance or credit reference bureau, any information relating to these insurance covers, and any other insurances held by me/us and claims under those insurances.
<b>10.3</b>	Understand that, if this Proposal is accepted, my/our insurance cover will be subject to the terms and conditions set out in the Aurora Policy.
<b>10.4</b>	Acknowledge that Aurora, its agents and/or employees reserve the right to decline this proposal.
	<div style="border: 1px solid #ccc; background-color: #f0f0f0; width: 80%; height: 40px; display: flex; justify-content: space-between; align-items: center; padding: 5px;"> <span style="font-weight: bold;">Signed,</span> <span style="font-weight: bold;">Date</span> <span style="font-size: 1.2em;">/ /</span> </div>
	<div style="border: 1px solid #ccc; background-color: #f0f0f0; width: 80%; height: 40px; display: flex; justify-content: space-between; align-items: center; padding: 5px;"> <span style="font-weight: bold;">Signed,</span> <span style="font-weight: bold;">Date</span> <span style="font-size: 1.2em;">/ /</span> </div>
End Proposal	