

**CEPU – SPECIFIED ITEMS (TOOLS OF TRADE) SCHEME
QUESTIONNAIRE****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 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 the proposal to be completed by you prior to entering into a contract of insurance is understood by you and is correct, as you will be bound by your answers and by the information provided by you. You should obtain advice before you sign the 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.

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.

(1) THE PROPOSER:

Insured Name:	_____		
Contact Person:	_____		
GST Registered:	<input type="checkbox"/> Yes <input type="checkbox"/> No	ABN: _____	ITC Entitlement: _____%
CEPU Membership No:	_____	Year Business Established:	_____
Phone:	_____	Mobile:	_____
Fax:	_____	Email:	_____
Address:	_____		
City/Suburb:	_____	State:	_____ P/Code: _____

(2) PERIOD OF COVER REQUIRED:

From 4pm:	_____ / _____ / _____	To 4pm:	_____ / _____ / _____
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(3) INTEREST INSURED:

Covering:	Tools / Equipment of Trade whilst contained in a vehicle (to be locked if left unattended) or stored in locked premises.
Sum Insured:	\$ 10,000 any on loss subject to the following limits: \$ 2,500 Limit any one item \$ 1,000 GPS Equipment Limit
Excess:	\$ 200 each & every loss.

(4) PREVIOUS HISTORY:

Name of Previous Insurer: _____

In the past 5 years have you:

a) Made any claim in respect to goods being lost, stolen or damaged? Yes No

b) Been refused insurance or had any claim declined? Yes No

If you have answered "yes" to any of the above questions, please provide full details:

(5) DECLARATION:

I / We authorise the Insurer to collect or disclose any personal information relating to this insurance to / from any other insurers of insurance reference service.

I / We declare that I / We have read and understood the duty of disclosure, non-disclosure and policy conditions contained herein and confirm that no information has been withheld which could affect the acceptance of this application.

Signed: _____ Dated: _____

Name of Proposer: _____

Please note no insurance cover is provided until the above questionnaire is accepted by the Insurer.

PRIVACY POLICY

We are covered by the Federal Privacy Act and its National Privacy Principles (NPPS), which set out standards for the collection, use, disclosure and handling of personal information.

Personal information is essential information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion (e.g. the name and address).

Our privacy policy applies to any personal information we collect, use or disclose after 21 December 2001.

HOW WE COLLECT PERSONAL INFORMATION

We collect personal information either directly from the relevant individuals or indirectly from third parties.

For example, an insured may not only provide us with information on themselves for the purpose of obtaining our services but also on other insured's whom they represent. We may also obtain personal information from their past insurers, witnesses to claims, healthcare workers and publicly available sources, etc. We collect personal information to be able to provide our various services.

These may include, insurance broking, claims management, risk management consulting, other forms of insurance services, including underwriting and reinsurance, employee benefits, superannuation and investment advisory services.

We also use it to help to develop and identify products and services that may interest clients, develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services.

HOW WE USE AND DISCLOSE PERSONAL INFORMATION

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent). We have the duty to maintain the confidentiality of our client's affairs, including personal information. Our duty of confidentiality applies where disclosure of your personal information is with your consent or compelled by law.

We usually disclose personal information to third parties who assist us or are involved in the provision of our services. For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance intermediaries, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process. We also disclose to providers of our business and related companies.

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or use or disclose it. If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

When you provide us with personal information about other individuals, we rely on you to have made them aware that

you will or may provide their information to us, the purpose we use it for, the types of third parties we disclose it to and how they can access it. If it is sensitive information we rely on you to have obtained their consent to the above. If you have not done either of these things, you must tell us before you provide the relevant information.

If we give you personal information, you and your representatives must only use it for the purpose we agreed to. Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, and disclosing and handling personal information on our behalf.

You must also ensure that your agents, employees and contractors meet the above requirements.

SECURITY OF YOUR PERSONAL INFORMATION

We endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure.

We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security; e.g., user identifiers and passwords to control access to computer systems. All used day-to-day personal information is either shredded or archived securely.

TRANSFER OF INFORMATION OVERSEAS

We may transfer your personal information overseas where it is necessary to provide our services, e.g., some insurers and reinsurers are based overseas and we need to provide your personal information to them to arrange cover. In most cases, we only do this with your consent. We also make sure that they are governed by their country's Privacy Act.

OPTING OUT

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation, including related bodies corporate, you can opt out by contacting us.

HOW TO CONTACT US

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, please do not hesitate to contact our Privacy Officer here at Nationwide Insurance Brokers on 02 9634 6600.

We will respond to your query or complaint as soon as possible and will try to resolve any complaints within 3 working days. If it is not possible, we will contact you within that time to let you know how long we estimate it will take to resolve your complaint.

Any unresolved complaints should be referred to the Privacy Commissioner.