



# Hospitality Liability

*Licensed Premises Renewal Declaration*

V0821

## Important Notices

**PEN UNDERWRITING PTY LTD**  
ABN 89 113 929 516 AFSL 290518

### **YOUR DUTY OF DISCLOSURE**

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### **If you do not tell us something**

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed

### **PRIVACY**

Pen Underwriting and the Insurer(s) handle your personal information with care and in accordance with the Privacy Act 1988 and the Australian Privacy Principles. We collect personal information about you to provide you with insurance and insurance related services. We may disclose your personal information to third parties for the purposes described in our Privacy Policy, including related entities, insurers, reinsurers, agents and service providers, some of whom may be located in the United States of America, United Kingdom, Singapore, Germany, Sweden and India. By asking us to provide you with insurance and insurance related services, you consent to the collection, use and disclosure (including overseas disclosure) of your personal information for the purposes described in our Privacy Policy. Where you provide personal information about others, you represent to us that you have

made them aware of that disclosure and of our Privacy Policy and that you have obtained their consent. If you do not consent to provide us with the personal information that we request, or withdraw your consent to the use and disclosure of your personal information at any stage, we may not be able to offer you the products or provide the services that you seek. For information about how to access and or correct the personal information we hold about you or if you have any concerns or complaints, ask us for a copy of our Privacy Policy or visit <https://www.penunderwriting.com.au/important-information/>.

## Instructions

Please download and save this PDF to your desktop and open via Adobe Acrobat to fill out digitally. Filling the form out in your browser will not save your answers.

Please read this Renewal Declaration fully prior to answering the questions.

- Please answer all questions in full. Where appropriate, tick the 'Yes' or 'No' box that best indicates your reply.
- Please attach all supporting documentation. All attachments form part of this Renewal and are subject to the Declaration
- The issue and acceptance of this Renewal Declaration does not constitute an admission of liability by Underwriters or a waiver of their rights

Named Insured	Policy Number	Expiry Date
.....	.....	...../...../.....

### 1. Your Details

Full Name: .....

ABN: .....

Are you the owner of the premises?  Yes  No

Interested Parties: .....

What interest do the above parties have? .....

Days and Hours of Operation	From:	To:
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Years in Operation: This business: .....years

Any similar business: .....years

What percentage of GST on Premium do you intend claiming as an Input Tax Credit? .....%

Describe the business carried out by the occupants of the premises:

(a) Your own business: .....

(b) Other occupants: .....

<b>Business Address</b>	..... .....		
<b>Walls</b>	<input type="checkbox"/> Brick/Concrete	<input type="checkbox"/> Wood	<input type="checkbox"/> Iron Other: .....
<b>Roof</b>	<input type="checkbox"/> Concrete	<input type="checkbox"/> Timber	<input type="checkbox"/> Iron Other: .....
<b>Floors</b>	<input type="checkbox"/> Concrete	<input type="checkbox"/> Timber	Other: .....

**2. Business Operation Details**

Indemnity Limit required: \$ .....

Public and Products Liability: \$.....

Gross Annual Turnover: \$ .....

**Total Turnover – Please provide a split of annual turnover as follows:**

	This Financial Year	Next Financial Year (estimated)
<b>Bar Sales</b>	\$	\$
<b>Gaming Income</b>	\$	\$
<b>Bottle Shop Sales</b>	\$	\$
<b>Food and or Bistro Sales</b>	\$	\$
<b>Accommodation</b>	\$	\$
<b>Other Income</b>	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>

Please provide turnover as a percentage split by state:

NSW	VIC	QLD	SA	WA	TAS	NT	ACT	Other
____%	____%	____%	____%	____%	____%	____%	____%	____%

**3. Additional activities:**

(a) Gym.....

.....

(State if gym instruction proved. **If yes**, is instructor a contractor?)

(b) Children’s playground.....

.....

(Provide details. Do you provide supervision?)

(c) Child minding.....

.....

(Provide details and qualifications of carers)

- (d) Sporting Activities.....  
 (e) Other (please state).....

**4. Security**

- (a) Do you engage any contractors to provide security services?  Yes  No  
 If **Yes**,  
 (i) Annual Cost: \$.....  
 (ii) Are they required to have Public and Products Liability Insurance?  Yes  No  
 (iii) What steps do you take to ensure that contractors have valid insurances in place?  
 .....
- (b) Do you conduct regular reviews with the contracted security providers to assess their conduct and discuss what improvements can be adopted to create safer systems?  Yes  No
- (c) Do you have any staff employed to conduct security services (crowd control?)  Yes  No
- (d) Do you have CCTV cameras covering the premises?  Yes  No  
 If **Yes**,  
 (i) How long is footage retained for? .....  
 (ii) If an incident occurred, how long is the footage retained for?  1-2 Years  3 Years  4-6 Years

**5. Cleaning**

- (a) Do you have a documented system of cleaning and inspection of the premises?  Yes  No
- (b) Provide a description of what systems are in place to demonstrate that the venue has a regular system of inspection for spillages and provide an example of your procedures on this:  
 .....  
 .....
- (c) Do you conduct regular inspection of the common floor surfaces?  Yes  No  
 If **Yes**, please provide how regularly these inspections are carried out for common floors:  
 (i) During peak hours: .....  
 (ii) During off peak hours: .....
- (d) Do you conduct regular inspections of toilets?  Yes  No  
 If **Yes**, please provide how regularly these inspections are carried out:  
 (i) During peak hours: .....  
 (ii) During off peak hours: .....

**6. Entertainment**

- (a) Do you provide live entertainment?  Yes  No  
 If **Yes**,  
 (i) What type of entertainment? (eg, solo, Dj, duos, bands etc) .....  
 (ii) How often do they play? .....
- (b) Do you operate a nightclub on premises?  Yes  No
- (c) Do you charge an admission fee for entry?  Yes  No
- (d) Do you have a dance floor?  Yes  No  
 If **Yes**,  
 (i) In square metres, please provide the estimated size of the dance floor: ..... sqm

- (ii) Do you supervise the dance floor to prevent drinks being taken onto it?  Yes  No
- (iii) What is the surface covering the dance floor? .....

**7. Floor Surfaces**

What percentage of your premises would the following floor surfaces apply?

Timber/Parquetry	____%	Rough Concrete Finish	____%
Tile	____%	Smooth Concrete Finish	____%
Paved	____%	Non Slip treated surface	____%
Carpet	____%	Other:.....	____%

**Risk Management**

- (a) Do you have OH&S procedures in place?  Yes  No
- (b) Do staff receive formal training procedures prior to commencing work?  Yes  No
- (c) Are there Emergency Evacuation procedure documents and posted in the premises in clear sight for patrons and staff to see?  Yes  No

**8. Claims History**

- (a) In the last 12 months, have any incidents occurred that may give rise to a claim that has not been advised to Pen Underwriting?  Yes  No  
 If Yes, please provide details: .....
- (b) In the last 5 years, was this liability cover insured by an Underwriter other than Pen Underwriting?  Yes  No

If Yes, please provide details of updated claims experience for this preceding period of insurance on Insurer Letterhead.

**DECLARATION**

I declare that:

- I have read and understood the Important Notices accompanying this Renewal Declaration
- I am authorised by each of the Applicant(s) to sign this Renewal Declaration
- The statements in this Renewal Declaration are true and complete and no material information has been withheld
- I have diligently made all necessary enquiries in order to comply with the Duty of Disclosure
- I have read the Pen Underwriting Privacy Statement on this renewal Declaration and consent to the use, disclosure and obtaining of personal information about the Insured for the purposes shown in the Privacy Statement
- Where I have provided information about another individual, that individual has been made aware of that fact and of the Pen Underwriting Privacy Statement
- I acknowledge that Pen Underwriting relied on the information and representations in this Renewal Declaration and otherwise made by me or on behalf in relation to this insurance
- Except where indicated to the contrary, I understand that any statement made in this Renewal Declaration will be treated as a statement made by all persons to be insured
- I undertake to notify Pen Underwriting of any material alternation to the information contained in this Renewal Declaration prior to inception of the proposed insurance
- I understand that no insurance is in place until such time as Pen Underwriting has confirmed acceptance of the proposed insurance

Signature:.....

Date:.....

Full Name:.....

Title:.....