

Important Notices

Please read these Important Notices before completing the Proposal.

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 handles 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 Kingdom 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 www.penunderwriting.com.au.

Complaints Handling

If you are dissatisfied with a decision Pen Underwriting makes, our service, the service of others we appoint to discuss insurance matters with you, or a claim settlement, we have an internal dispute resolution process to assist you. For further information, ask for a copy of our Complaints and Disputes Resolution Policy or visit www.penunderwriting.com.au.

General Insurance Code of Practice

Pen Underwriting and Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The Code commits general insurers to uphold high standards of service and practice. A copy of the Code can be obtained from us upon request or from www.codeofpractice.com.au.

Further Information

Your insurance broker can assist you to complete this Proposal. If you have any questions or need further information concerning your insurance, you should contact your insurance broker to assist you with your enquiry. You should direct all of your correspondence to Pen Underwriting through your insurance broker as he is your agent for this insurance.

IMPORTANT NOTICE

- Please answer all questions in full. Where appropriate, tick the 'Yes' or 'No' box that best indicates your reply.
- If there is insufficient space provided, please provide further information on your letterhead.
- All attached documents form part of this Proposal.

This application is for New Business Renewal - Policy Number (if known) is:.....

1. Proposer Details:

a) Name of Proposer(s):

b) Contact Details of Proposer(s):

Registered Address:

..... Post Code.....

Telephone Number:

Email Address:

c) What is the usual business of the Proposer(s) and how long engaged therein?

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2. Risk Details:

a) Title of name of promotion(s) or event(s) to be insured:

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b) Type of promotion(s) or event(s) to be insured. Please provide full details of the promotion(s) or event(s) including mechanics, rules and regulations.

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c) Has this type of promotion(s) or event(s) been held before? Yes No

If 'Yes', give full details, including, but not limited to, any occurrence that could have resulted or did result in financial loss:

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d) What is the involvement(s) of the Proposer(s) in the promotion(s) or event(s)?

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e) What is the experience of the Proposer(s) in this capacity?

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f) Scheduled date(s) of promotion(s) or event(s).

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g) Scheduled venue of promotion(s) or event(s).

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h) How will the promotion(s) or event(s) be overseen or supervised and who will provide such oversight and supervision?
 insurers may appoint an independent firm to provide such oversight and supervision, the cost of which shall be borne by the Proposer / Assured in addition to the premium unless specifically agreed otherwise by the insurers.

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3. Participants

a) Total number of participants?

b) How many attempts can each participant have?

4. Budget Details

a) What limit of indemnity is required?

b) Do these sums represent the full extent of your financial responsibilities? Yes No

If 'No', give details.

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c) Loss Payee (if other than proposer stated in Question 1)?

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5. Contractual Arrangements

a) Can you confirm that all the necessary contractual arrangements will be put in place in a timely manner and these will be valid for the period of the Insured promotion(s) or event(s)? Yes No Not Applicable

b) Have you sought legal advice, whether in-house or independent, on the legality of the proposed promotion(s) or event(s)? Yes No

If 'Yes', give details.

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Please note that you must observe and comply with all applicable laws, ordinances and regulations whether, where applicable, national, federal, state or local

6. Additional Information

Do you know of any other matter, fact or circumstance, actual or threatened, that increases or could increase the possibility of a loss under this proposed Insurance?

Yes No

If 'Yes' please list.

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Please note the Declaration (Section 8) on this Proposal Form.

7. Law and Jurisdiction

You have the choice of law and jurisdiction applicable to any contract of insurance that may be issued as a result of this Proposal. Unless you request and the insurers agree otherwise in writing this Insurance is mutually agreed to be governed and construed in accordance with the laws of England and Wales whose courts shall have exclusive jurisdiction.

Please state which law and jurisdiction you wish to apply, if other than England and Wales, as stated above.

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Declaration:

I/We declare that:

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

Signature/s: **Date:**

Name/s: **Title:**