

PROPOSAL FORM

Backpacker and Boarding House Property



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.

Co-Insurance

A co-insurance clause applies to the policy. This means that if you underinsure, you will become your own insurer for a portion of the damage. Please check your policy wording for the co-insurance percentage.

Privacy

Pen Underwriting and Swiss Re International SE ABN 38 138 873 211 (Swiss Re) handle your personal information with care and in accordance with the Privacy Act 1988 and the Australian Privacy Principles. We collect personal information (including sensitive information) about you for purposes of issuing you with, and administering, this insurance product (including the handling and settlement of claims). Where possible, we will collect personal information directly from you or, where that is not reasonably practical, from other sources. We may also use your personal information for the purpose of promoting our products and services, designing or underwriting new insurance products, for research and analytical purposes, to perform administrative functions, and to comply with our legal obligations. We may disclose your personal information (including sensitive information) to third parties for the purposes described in our privacy policies, including insurers who may be located in the United Kingdom, reinsurers, reinsurance brokers, loss adjusters, external claims data collectors, investigators and others involved in the claims handling process, agents and service providers and related entities some of whom may be located in overseas countries, including Switzerland, India, United States of America and Bratislava. 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 policies. Where you provide us with personal information about others, you represent to us that you have made them aware of that disclosure and of our privacy policies 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 the Pen Underwriting and Swiss Re Privacy Policies 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.

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(s)

Name(s) in full of Principals/Partners/Directors:

Trading Name:

Address: Postcode:.....

Contact Name:..... Email:.....

Phone:..... Fax:.....

Years in Business at this Address:

Gross Annual Turnover: \$

2. **Period of Insurance Requested:** From: at 4pm To: at 4pm

3. Property Information

(i) Use of Building: Backpackers Hostel Hostel for the Elderley
 Boarding House Hostel for Mentally Infirm
 Other (Please specify):

(ii) Is Operator licensed? Yes or No

(iii) Are premises licensed / approved? Yes or No

(iv) Do premises comply with all Council and Fire Brigade regulations? Yes or No

(v) Age of Building: Less than 10 years old 30 to 50 years old
 10 to 30 years old Over 50 years old

(vi) Is this a: Purpose built facility Substantially renovated for purpose.
 Other (Please specify):

(vii) Is the building Heritage Listed: Yes or No

(viii) Number of Stories: Single Double
 Other (please specify number):.....

(ix) Condition of Building: Excellent Average
 Good Poor

(x) Nearest Neighbours: Adjoining 10 to 20m away
 Less than 5m away Over 20m away
 5 to 10m away

Occupation of Neighbour:

(xi) Is this a: Single Tenancy Multiple Tenancy

4. Construction Information

(i) Wall: Reinforced Concrete Brick
 Masonry Asbestos
 Iron Wood
 Mixed: Brick% Wood:.....% Other:.....%

(ii) Roof: Concrete Tiles
 Iron, Steel, Metal Masonry
 Asbestos Alysynite Sheeting
 Wood
 Mixed: Brick% Wood:.....% Other:.....%

- (iii) Ground Floors:
 - Concrete
 - Iron, Steel
 - Earthen
 - Brick, Stone, Slate
 - Wood
- (iv) Upper Floors:
 - Concrete
 - Wood
- (v) Frame:
 - Concrete, Brick, Stone
 - Wood (100%)
 - Iron, Steel, Metal
 - Wood (roof only)

5. Fire Protection

- (i) Protection:
 - No Protection
 - Partially Sprinklered (min. 50%)
 - Fully Sprinklered (100%)
 - Hydrants and Hose Reels

Fire Alarms:

 - Local
 - Back to Base
 - To Brigade

Detection Type:

 - Thermal
 - Smoke

Hard wired detector in each accommodation room? Yes or No
- (ii) Extinguishers:
 - Dry Chemical
 - BCF
 - CO2
 - Water:
 - Foam
 - Number:
 - Number:
 - Number:
 - Number:
 - Number:

Date of Last Service:

Are there extinguishers on each floor? Yes or No
- (iii) Other Protection (please detail):
- (iv) Do higher than normal exposures exist in respect of:

Bush Fire	<input type="checkbox"/> Yes or <input type="checkbox"/> No	Earthquake	<input type="checkbox"/> Yes or <input type="checkbox"/> No
Lightning	<input type="checkbox"/> Yes or <input type="checkbox"/> No	Storm and Tempest	<input type="checkbox"/> Yes or <input type="checkbox"/> No
Sea and Tidal Surge	<input type="checkbox"/> Yes or <input type="checkbox"/> No	Malicious Damage	<input type="checkbox"/> Yes or <input type="checkbox"/> No
Flood	<input type="checkbox"/> Yes or <input type="checkbox"/> No	Cyclone	<input type="checkbox"/> Yes or <input type="checkbox"/> No
Explosion	<input type="checkbox"/> Yes or <input type="checkbox"/> No	Water Damage	<input type="checkbox"/> Yes or <input type="checkbox"/> No
Impact	<input type="checkbox"/> Yes or <input type="checkbox"/> No	Other	<input type="checkbox"/> Yes or <input type="checkbox"/> No
- (v) Is smoking allowed:
 - In common areas? Yes or No
 - In accommodation rooms? Yes or No
- (vi) Housekeeping:
 - Tidy
 - Untidy
 - Congested
- (vii) Waste Disposal:
 - Daily
 - Weekly
 - Accumulated

6. Accommodation

- (i) How many accommodation rooms are there?
- (ii) How many beds per room?
- (iii) Proportion of rooms tenanted by permanents:
 - None
 - All
 - Some – percentage:.....%

7. Kitchen Facilities

- (i) Is cooking allowed in rooms? Yes or No
- (ii) What kitchen facilities are in rooms?
- (iii) Are guest kitchens provided? Yes or No
- (iv) Number and locations of kitchens:

- (v) List of kitchen facilities and equipment:
- (vi) Protection within kitchen(s): Fire Blanket Extinguisher Other.....
- (vii) Kitchens cleaned: By Proposer Outside Contractors Other.....
- (viii) Frequency of cleaning:
- (ix) Frequency of ducting cleaning:.....
- (x) General cleanliness: Good Fair Poor
- (xi) Is there any deep frying? Yes or No
 If Yes, are deep fryers thermostatically controlled? Yes or No

8. Electrical

- Fuses Circuit Breakers Board Clear Extension Cords

Date of last electrical inspection:

9. Security

- (i) External Doors: Dead Bolts Dead Locks
 Other key locks Padlocks
- (ii) External Windows: Bars / Grills Key Locks
- (iii) Burglar Alarms: Local Back to Base
 Dedicated Smoke
- (iv) Other security:
- (v) Describe security to office:.....
- (vi) Guest / Resident lock out time:.....
- (vii) Safe: Fixed Floor
 Wall Free Standing
 Not Applicable

Make and Type:

Torch / Drill resistant Yes or No

10. Fire Escapes

- (i) For buildings other than single storey, is there an external fire escape from each above ground floor? Yes or No
- (ii) What is the construction of external fire stairs? Steel Timber Other:.....
- (iii) Are exits on each floor marked with battery back-up illuminated fire exit signs? Yes or No
- (iv) Are emergency escape procedures posted: In all sleeping areas? Yes or No
 In common areas? Yes or No
- (v) Are internal fire escapes provided? Yes or No
- (vi) Are self-closing fire rated doors provided? Yes or No
- (vii) Construction of internal fire escape stairwells: Double Brick / Block Brick Veneer
 Timber Other:.....

Please attach a floor plan for each level showing location of rooms, kitchens and common areas relative to fire escapes and location of extinguishers / hose reels.

11. Sum Insured Details

Sum Insured

- (i) Property
 - Building \$
 - Contents \$
 - Stock and Customer Goods \$
 - Accidental Damage \$
 - Removal of Debris: \$
 - Other: \$

- (ii) Business Interruption
 - Gross Profit \$
 - Claims Preparation Costs \$
 - Professional Fees \$
 - Loss of Rent \$
 - Indemnity Period \$

- (iii) Theft
 - Contents \$
 - Stock (excluding cigarettes and tobacco) \$
 - Stock (cigarettes and tobacco) \$
 - Other: \$

- (iv) Money
 - In Transit \$
 - On Premises – Business Hours \$
 - On Premises – Outside Business Hours \$
 - In Safe \$
 - In Residence \$
 - Damage to Safe \$

- (v) Glass
 - Is Glass cover required? Yes or No
 - If Yes, which of the following is required:
 - (a) Single Front
 - Double Front
 - Multi-Front
 - (b) Internal
 - External

Replacement Value

- (vi) Damage to Signs \$

- (vii) Machinery Breakdown
 - All plant and machinery – limit any one loss \$
 - Total number of machines:
 - Specified Machinery:
 -
 -

- (viii) Electronic Breakdown
 - All electronic equipment – limit any one loss \$
 - Total number of equipment:
 - Specified Equipment:
 -

12. After investigation with past and present insurers, please advise claims experience for the last five years.

<i>Date of Loss</i>	<i>Loss Description</i>	<i>Incurred Amount</i>

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:**