

Hospitality and Leisure

Tour Operators

Renewal Declaration



IMPORTANT NOTICES

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 States of America, 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

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.

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Hospitality and Leisure Tour Operators Renewal Declaration



INSTRUCTIONS

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

- All questions must be answered in full.
- 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:

Trading Name:

Interested Parties:

What interest to the above parties have?

2. Your Premises

Business Address:

Years in Operation: This business:years

Any similar business:years

Business description:

Are you the Owner of these Premises? Yes No

Are there other occupants in your premises? Yes No

If **Yes**, describe the business carried out by other occupants of the premises:

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3. Contractors

Do you use contractors or sub-contractors? Yes No

If **Yes**,

(a) Please advise activities:

(b) Annual Cost: \$

(c) Do they hold their own insurance and provide written confirmation? Yes No

(d) Do you use labour hire workers? Yes No

If **Yes**,

Please advise occupation:

Annual \$

Hospitality and Leisure

Tour Operators

Renewal Declaration



4. Total Turnover – Please provide breakdown where applicable

	This Financial Year	Next Financial Year (estimated)
Tours	\$	\$
Other income: Please specify _____	\$	\$
Total	\$	\$

5. Please provide turnover as a percentage split by state:

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

6. Business Operation Details

- (a) Indemnity Limit Required:
- (b) List all activities undertaken by you:
- (c) Qualifications and or experience of Principals:
- (d) How many tours do you organise annually?
- (e) What is the maximum number of participants at any tour?
- (f) What is the usual ratio of operators or instructors to participants?
- (g) Are Tours. Land Based Coastal Deepwater
 If **Landbased**, please provide details of vehicles used and Third Party Insurance:

 If **Deepwater**, please provide details of the vessels and Third Party Insurance:

- (h) Do you conduct overnight adventure tours? Yes No
 If **Yes**, do you provide accommodation? Yes No

7. Additional Information

- (a) Do you conduct personnel checks and head counts at all stops and check points? . Yes No
- (b) Are your participants trained in safety procedures? Yes No
- (c) Are all persons made aware of all dangers before participating? Yes No
- (d) Do you assess the ability of participants before any adventure activities? Yes No
- (e) Do you require all participants to sign a disclaimer? Yes No
- (f) Do you have an incident reporting procedure log? Yes No
- (g) Do you have risk management or OH&S accreditation? . Yes No
- (h) Are your employees suitably trained, qualified and experienced? Yes No
- (i) Are your employees suitably trained in first aid? Yes No

**Hospitality and Leisure
Tour Operators
Renewal Declaration**



(j) What protection is in place for participants to ensure their safety?

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(k) Is there an Australian Standard or any specific legislation that determines the appropriate safety requirements pertaining to your business? Yes No

If **Yes**, what are the requirements?

8. Claims

(a) Have any events occurred that may give rise to a claim that has not been advised to Pen Underwriting? Yes No

If **Yes**, please provide details:

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(b) Was this liability cover insured with an underwriter other than Pen Underwriting during the last 5 years? Yes No

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

Declaration

I/We declare that:

- I/We have read and understood the Important Notices accompanying this Renewal Declaration
- I/We are 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/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 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/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 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/We understand that any statement made in this Renewal Declaration will be treated as a statement made by all persons to be insured
- I/We 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/We 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: