

Freeman McMurrick Licensed Club Proposal Form

INSTRUCTIONS TO THE PROPOSER

- Before completing this Proposal Form please read the "Important Notices" on Page 5 and 6.
- The Declaration Section on Page 6 of this Proposal Form must be signed for this form to be complete.
- All questions must be answered in FULL. If there is insufficient space to complete your answer then please attach a separate, signed and dated sheet identifying the club name and the question concerned.

INSUREDS DETAILS

Insured: _____

Location 1: _____

Location 2: _____

Location 3: _____

Club Type: _____

Policy Period: _____ / _____ / _____ to _____ / _____ / _____

YOUR DUTY OF DISCLOSURE

Has any insurer declined, refused, withdrawn or permitted withdrawal or cancelled a proposal or policy or imposed special terms? Yes / No

Are there any circumstances of which the insurer should be advised which could be material to its decision to accept this risk? Yes / No

CLAIMS EXPERIENCE – PAST 5 YEARS

Date of Loss	Class	Details of Loss	Current Status	Amount Paid

PROPERTY SECTION

1. What is the construction of the main premises?

Walls	%	%
Frame		
Floor (1 st Storey)	%	%
Floor (2 nd Storey)	%	%
Roof	%	%

2. In what year was the main premises constructed? _____
3. Does the main premises have Automatic Sprinkler Protection? Yes / No
4. Is the Fire Alarm linked to a Fire Brigade? Yes / No / No Fire Alarm
5. Is the nearest Fire Brigade Permanently Manned or Part Time Manned? Permanently Manned
Part Time Manned
6. Does the premises have both Fire Extinguishers and Hose Reels? Yes / No
7. Are Smoke Detectors operational at the main premises? Yes / No
8. Are Smoke Detectors hardwired to a monitored location? Yes / No / NA
9. Do Deep Fryer/s have an Automatic Thermostatic Control? Yes / No / NA
10. What type of Security Alarm is in place?
(GSM constantly monitors the telephone line and automatically triggers if interrupted) Alarm with Internet Back Up
Alarm with GSM Back Up
Alarm with No GSM Back Up
Local Alarm
11. Does the Security Alarm cover all office, gaming and money handling areas? Yes / No / NA
12. Does the club have Closed Circuit Television (CCTV)? Yes / No
13. Does CCTV cover all entrance, gaming and money storage areas? Yes / No / NA
14. Does the CCTV cover external areas? Yes / No / NA
15. How many Poker Machines does the club have? _____
16. Is the club responsible for insurance in respect of ProShop contents and stock? Yes / No / NA
17. How many Golf Carts does the club have? _____
18. Please advise where Golf Carts are stored during Non Business Hours? _____
19. Does the club have a Safe/Strongroom? Yes / No
20. Does the Safe/Strongroom have a Time Delay or 2 Key Drop Safe? Yes / No

Section 1 - Declared Asset Values

Please provide an updated asset schedule for the forthcoming period of insurance.

Buildings, Outbuildings & Fencing including – Architects, Surveyors Fees and Incidental Expenses; Costs and Expenses for Extinguishing a Fire	\$ _____
Machinery, Plant and Course Equipment (excluding Golf Carts)	\$ _____
Golf Carts	\$ _____
Contents of Clubhouse and other Outbuildings	\$ _____
Automatic Course Watering System	\$ _____
Computers and Ancillary Equipment	\$ _____
Stock in Trade	\$ _____
Trophies, Honour Boards, Antiques, Works of Art	\$ _____
Removal of Debris	\$ _____
Total Section 1	\$ _____

Section 2 – Business Interruption (Consequential Loss)

Gross Profit	\$ _____
Claims Preparation Costs	\$ _____
Additional Increased Costs of Working	\$ _____
Wages and Salaries _____% for _____ weeks	\$ _____
_____ % for _____ remaining weeks	\$ _____
Total Section 2	\$ _____

Indemnity Period	_____ Months
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Sub Limits of Liability

The following sub limits are rateable and need to be declared if cover is required:

Burglary / Theft	\$ _____
Money – 24 Hours (Except at Private Residence or in Personal Custody which is limited to \$5,000)	\$ _____
Accidental Damage	\$ _____
Greens / Landscaping	\$ _____

PUBLIC AND PRODUCTS LIABILITY SECTION

19. What Limit of Liability is required? \$ _____
20. Please state the Estimated Revenue for the forthcoming year: Poker Machine (net) \$ _____
All Other \$ _____
Total \$ _____
21. What is the size of the Dance Floor at the club? _____ sq m
22. How often is the Dance Floor used? _____
23. Does the club allow patrons to take drinks on to the dance floor? Yes / No
24. What is the server to patron ratio? _____ : _____
25. Does the club have Disco's? Yes / No / NA
 If "yes" what age group and how often do they occur? _____
26. Does the club have Live Entertainment more than once per week? Yes / No
27. Does the club contract security and/or crowd control? Yes / No
28. Does the club have a Child Minding service and/or Playground? Yes / No
 If "yes", please indicate which is applicable: _____ Playground / Childminding / Both
29. Does the club have Video Surveillance? Yes / No
 If "yes" please advise which of the following: _____ Internal Only / External Only / Internal and External
30. Please list all sporting and recreational activities other than golf, family swimming pools, tennis courts, gymnasium's, lawn bowls and croquet:

31. Does the town in which the club is situated have a population of less than 25,000 people? Yes / No
32. Does the club have Accommodation of more than 25 rooms? Yes / No
33. Does the club have Grandstands? Yes / No
 If "yes" please advise of construction, age, seating capacity and how often it is used:

MACHINERY AND COMPUTER BREAKDOWN SECTION

34. Please declare the Total Value of:
- | | |
|--|----------|
| Building | \$ _____ |
| Plant and Machinery (excluding mobile plant and equipment) | \$ _____ |
| Computers and Electronic Equipment | \$ _____ |
| Refrigerated Stored Goods | \$ _____ |
| Limit Any One Claim | |
| Machinery Breakdown | \$ _____ |
| Boiler & Pressure Vessel Explosion | \$ _____ |
| Deterioration of Stock | \$ _____ |
| Mobile/Portable Electronic Equipment | \$ _____ |
| Computers and Ancillary Equipment | \$ _____ |
| Restoration of Data | \$ _____ |
| Increased Cost of Working | \$ _____ |

GROUP PERSONAL ACCIDENT – VOLUNTARY WORKERS SECTION

35. Does the club require Group Personal Accident insurance for Voluntary Workers? Yes / No

OTHER DETAILS

36. Please advise of any additional information the insurers should be made aware about (Refer to the Duty of Disclosure):

IMPORTANT NOTICES

A. YOUR DUTY OF DISCLOSURE – CONTRACTS OF GENERAL INSURANCE

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 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 their business, ought to know;
- As to which compliance with your duty is waived by the Insurer.

B. CONSEQUENCES OF NON-DISCLOSURE OR MISREPRESENTATION – If you breach your duty of disclosure; the Insurer(s) may be able to refuse to pay a claim

or to cancel your policy. The same applies where you have made a misrepresentation, if fraudulent (ie. done deliberately for the purpose of obtaining insurance, or for obtaining it on favourable terms) the insurance company may be able to 'avoid' your policy. This means that the insurance company can treat the policy as never having existed. Non-disclosure or misrepresentation in relation to one policy may affect your ability to obtain other insurance in the future.

If you are unsure whether some information may be disclosable or not we suggest you call your insurance broker and seek guidance.

C. UTMOST GOOD FAITH

Every insurance contract is subject to the doctrine of utmost good faith which requires that parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or continuation of cover provided by the Insurer.

D. NOT A RENEWABLE CONTRACT

Cover under this policy will terminate at expiry of the Period of Insurance specified in your policy document. If you wish to effect similar insurance for a subsequent period, it will be necessary for you to complete a new proposal form prior to the termination of the current policy so that terms of insurance and quotation/s can then be developed for your consideration.

E. CHANGE OF RISK OR CIRCUMSTANCES

It is vital that you should advise us of any departure from your "normal" form of business (*ie* that which has already been conveyed to the Insurer). For example, acquisitions, changes in location or new overseas activities.

F. WAIVER OF RIGHTS

If you have entered into an agreement with another party, which prevents your Insurer from taking recovery action for compensation from that party it may affect Your rights to cover under this Policy. Should you now be a party to such an agreement or be requested to enter such an agreement in the future, please advise Your Broker in writing so we may notify the Insurer.

G. EXCESS

The policy provides that You will be required to bear a specified amount of all claims and this is for each and every claim made against you including defence costs. We will let you know when the excess is payable.

H. YOUR LEGAL LIABILITY

The financial risk of court awards through litigation is ever increasing and we recommend that you select a Limit of Liability that takes into account the future cost of claims including legal fees and costs of defence. Even higher limits are available than your current limit if required. Defence costs are included within the limit of liability.

I. YOUR PREMIUM CALCULATION

The key factors that affect your premium are reflected in the questions asked in this document and the information sought at the time of taking out your Insurance. Sensitive information we rely on you to have obtained their consent on these matters.

