

Education Insurance Proposal



ansvar[®]
insurance

Education Insurance Proposal



Office Use Only

Intermediary name	Account number	Policy number	Occupation code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Important notices

Duty of disclosure

Before you enter into a contract of general insurance with us, you have a duty under the Insurance Contracts Act 1984 to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose these matters to us before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matters:

- that diminish the risk to be undertaken by us;
- that is of common knowledge;
- that we know or, in the ordinary course of our business, ought to know;
- as to which compliance with your duty is waived by us.

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract of insurance in respect of a claim or may cancel the contract.

If your non disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Basis of Cover – Occurrence/Claims made

The cover provided under section 6 of the policy is in respect of occurrences during the period of insurance.

The cover provided under sections 7, 8 and 9 of the policy operates on a 'claims made' basis, which means you are covered for:

- claims made against you and notified to us during the period of cover, provided you were not aware at any time prior to the commencement of such period of any circumstances which could lead to a claim being made against you; and
- circumstances you first became aware of during the period of insurance which may lead to future claims, provided you notify us during such period of those circumstances.

The cover provided under sections 7, 8 and 9 is in respect of claims arising out of acts, errors, omissions or conduct that occurred after the retroactive date shown in the certificate of insurance. After expiry of the policy, no new claim can be made or circumstance notified under the policy even though the event giving rise to the claim may have occurred during the period of insurance, except where allowed by law.

Please ensure you have read the education insurance product disclosure statement and policy wording and the important notices in this application to assist your understanding.

If you require any assistance, please contact your insurance broker or your local Ansvar Insurance office.

Waiver of rights

The policy has a provision that limits or reduces our liability if you agree not to sue any liable party, or if you enter into any arrangement or compromise with such party, or waive or prejudice our rights of recovery as a result of any claim which would normally be covered under the policy.

Code of Practice and Privacy Act

As a signatory to the General Insurance Code of Practice we are committed to raising standards of service to our customers. This voluntary code sets out the minimum standards we will uphold in the services we provide to you.

The Privacy Act sets out how we are to collect, use, disclose and protect your personal information. It also describes the circumstances for you to access and, if necessary, correct your personal information.

You may access your personal information by contacting any of our offices. The information we collect is used to assist us to provide you with our general insurance products and to manage our relationship with you.

At times we rely on third party suppliers (agents, legal advisers, other insurance companies, assessors, investigators, loss adjusters, market research and mail houses) to perform specialised activities for us. Your personal information may be provided to them so that they can carry out their agreed activities.

They are bound by confidentiality and non-disclosure agreements and are prohibited from using the information for any other purpose. These service providers are aware of their obligations under the Privacy Act and the General Insurance Code of Practice.

If you do not wish to provide us with your personal information, we will not be able to supply our products to you.

How we can be contacted

The registered office of Ansvar Insurance Limited is Level 18, 303 Collins Street, Melbourne, Victoria 3000.

You can contact us by:

- visiting us at any Ansvar Insurance office
- telephoning 1300 650 540
- facsimile on 03 9614 1545
- writing to any office of Ansvar Insurance
- email to insure@ansvar.com.au

How to complete this proposal

All questions must be answered in relation to the business entity to be insured and all its subsidiary and controlled entities (if any). Please tick the box and/or write the information requested in the space provided. If there is inadequate space to answer any questions or to describe any matter you need to disclose to us, please provide this information on a separate signed sheet of paper or attach the relevant document to this application. Make sure all questions are answered and the form is signed.

1. Policyholder details *This section must be completed*

Name of organisation to be insured	ABN/ACN/ARNM (one only)	Date your organisation first commenced operations
<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Authorised contact person	Telephone	Fax
<input type="text"/>	<input type="text"/>	<input type="text"/>

Mobile	Email	Website
<input type="text"/>	<input type="text"/>	<input type="text"/>

Trading/former names of organisation (if any)

Organisational structure

<input type="checkbox"/> Partnership	<input type="checkbox"/> Company limited by guarantee	<input type="checkbox"/> Public company
<input type="checkbox"/> Incorporated association	<input type="checkbox"/> Private company	<input type="checkbox"/> Unincorporated association
<input type="checkbox"/> Other <i>please specify</i>	<input type="text"/>	

Postal address

Please advise the locations of properties where your organisation operates

Please describe the business activities of all entities to be insured by this policy

Please provide a copy of your last annual report, financial accounts, rules and procedures, codes of conduct or other documentation which may assist us to gain a complete appreciation of the nature of your business and the risk proposed

Do you envisage any substantial changes in your activities or are there any major new operations contemplated during the next 2 years? *If yes, please provide details* Yes No

6. Details of the organisation premises *This section must be completed*

If you have more than two buildings at the one location or you have more than two locations, please complete additional applications

Address of the locations

Location one

Postcode

Location two

Postcode

Number of buildings at the location

a. Do you use the building for purposes other than noted above?

If yes, then please provide full details

Location one

Yes No

Location two

Yes No

For what purpose is the building occupied:

i. by you?

ii. by other parties?

b. What year was the building constructed?

Yes No

Yes No

c. If the building is over 30 years, has it been rewired?

d. *If yes to question c, date when it was last rewired?*

 / /
 / /

e. Construction of exterior walls

Concrete

Concrete

Timber

Timber

Brick

Brick

Other

Other

f. Construction materials of roof

Iron

Iron

Timber

Timber

Tiles

Tiles

Other

Other

g. Construction materials of floors

Concrete

Concrete

Timber

Timber

Other

Other

h. Are you aware of any asbestos material forming part of the buildings?

If yes, describe the type of material, quantity and your remedial plans

Yes No

Yes No

i. Describe the condition of the building/s

Good

Good

Fair

Fair

Poor

Poor

	Location one	Location two
j. Number of storeys (including ground)	<input type="text"/>	<input type="text"/>
k. Is the building connected to town water?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If no, please advise details of water supply</i>	<input type="text"/>	<input type="text"/>
l. How are the premises protected against fire?		
i. Fire sprinkler system	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
ii. Smoke or heat detection equipment connected to the fire brigade	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
iii. Hose reels to cover whole floor area	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
iv. Portable fire extinguishers	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes to iv, please advise</i>		
	Number <input type="text"/>	<input type="text"/>
	Type <input type="text"/>	<input type="text"/>
m. How are the premises protected against burglary?		
	Doors <input type="text"/>	<input type="text"/>
	Windows <input type="text"/>	<input type="text"/>
i. Do the premises have an alarm?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes, is it monitored?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Who is the security company?	<input type="text"/>	<input type="text"/>

7. Employee and/or volunteer details

a. i. How many employees do you have?

Employees professionally qualified* Employees unqualified

* Qualified refers to those people who hold a recognised university degree/diploma/certificate or industry equivalent.

ii. What is your annual wage role? \$

iii. How many volunteers do you have?

Policy Coverage

Section 1. Property

Do you require cover on your buildings and contents? Yes No

Declared values for insured property

Buildings including fixtures and fittings

General contents and property you are responsible for

Other specified contents (*please attach a separate list of all specified contents*)

Extra costs to comply with Acts of Parliament or other regulatory bodies:

limited to 15% of the declared value of buildings *or*

Removal of debris:

limited to 15% of declared values *or* \$500,000 *or*

Accidental Damage – limited to 10% of Total Declared Values for \$100,000 *or*

Location one

Replacement value

\$

\$

\$

Location two

Replacement value

\$

\$

\$

Amount required

\$

\$

\$

Section 2. Interruption insurance

Do you require consequential loss cover? Yes No

Indemnity period required? 12 months 18 months 24 months or other period required?

Gross income including all money paid or payable to you

\$

Do you wish to select the following Optional extensions?

What sum insured is required?

1. Additional increase in cost of working

Yes No

\$

2. Accountants and other professional costs for claims preparation

Yes No

\$

3. Book debts

Yes No

\$

Section 3. Crime

This section offers cover under three parts. Please select the parts you require:

Note: the cover applies across all locations you have declared under Section 1 of this policy.

Part A. Loss of money (but not theft by your employees/officials)

Yes No

Part B. Burglary or theft of property (other than money)

Yes No

Part C. Theft by officials (of your money or property)

Yes No

Part A. Loss of money

Limit of money required? (Note: a limit of \$500 applies outside normal business hours)

\$

Do you require a higher limit for money on premises outside normal business hours? Yes No *If yes*

\$

Part B. Burglary or theft of property (other than money)

Please nominate sum insured \$5,000 \$10,000 \$15,000 \$20,000 Other *Please specify*

\$

Please supply a valuation for items of significance you wish to specify

Part C. Theft by officials

Insured property

How many people have responsibility for cash/cheques/negotiable instruments?

How often are your auditing requirements carried out?

Do you have clear procedures for handling money and for payments being made? Yes No

Please nominate a sum insured for money and all other property of the insured (not excluded by this section)

\$5,000 \$10,000 \$15,000 Other *Please specify*

Limits apply to extensions available under this section. Please refer to the policy wording for details.

Bank account control

Do the employees who reconcile the monthly bank statements either:

Sign cheques Yes No

Handle deposits Yes No

Do the employees who prepare cheques also sign the cheques? Yes No

Computer control

Is access to computers password controlled? Yes No

Do persons other than employees have physical or electronic access to computer facilities? Yes No

Is the output regularly reconciled and cross checked by persons who do not prepare or process input? Yes No

If you answered no to any of the above, what are the alternative controls in place?

Section 4. Glass breakage

Do you require glass breakage cover? Yes No

We cover you for the actual cost of replacing or fixing glass which suffers accidental breakage.

Extension and standard limit

Do you wish to increase the standard limits for any extensions?

	Standard limit		Yes	No	If yes, limit required
Frames and signs	\$2,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>
Temporary shuttering, sign writing	\$2,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>
Lead light or stained glass	\$2,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>

Section 5. Breakdown of mechanical and electronic equipment

This section offers cover under two parts. Please select which parts you require:

Part A. Breakdown of mechanical equipment (including boilers and pressure vessels) Yes No

Part B. Breakdown of electronic equipment Yes No

Part A. Specified mechanical equipment to be insured

	No. of items	Sum insured
1. Central roof air conditioning	<input type="text"/>	\$ <input type="text"/>
2. Window/split system air conditioning	<input type="text"/>	\$ <input type="text"/>
3. Central heating	<input type="text"/>	\$ <input type="text"/>
4. Radiators/space heaters	<input type="text"/>	\$ <input type="text"/>
5. Refrigerators/freezers	<input type="text"/>	\$ <input type="text"/>

Optional extension to Part A. Deterioration of refrigerated goods cover

Do you wish to select this optional extension? Yes No

Note: It is only available if you have insured all the refrigeration equipment under this section. The minimum limit of loss under the policy is \$3,000

Type of goods being stored

Sum insured \$

Part B. Specified electronic equipment to be insured

No. of items

Sum insured

1. Audio visual equipment

2. Computer/office equipment

3. All other equipment greater than \$2,000

4.

5.

6.

7.

Total new replacement value

\$

Optional extensions available under Part B. Breakdown of electronic equipment

Sum insured/Limit of Liability

1. Data media material and records Yes No

2. Increase in cost of working cover Yes No

Section 6. Liability insurance

Do you require this Liability insurance cover? Yes No

Your chosen limit of liability \$5 million \$10 million \$15 million \$20 million

Do you manufacture any items for sale? *If yes, please provide details of items and processes* Yes No

Do you sell any items which are manufactured by others? *If yes, please provide details of items sold* Yes No

If yes, are you the sole agent within Australia for any items sold? Yes No

What fundraising activities will your organisation be operating, running or involved with in the next 12 months? *Please provide details*

Is your education facility registered/accredited with your state government? Yes No

What is your accreditation/registration number?

Please advise the number of people in the following categories:

Full time employees not teachers

Teachers

Counsellors

Students

Volunteers

What is the ratio of students to teachers in each age group?

Blank input area for the ratio of students to teachers.

Do you have or have you updated your documented incident reporting procedures in the last year?

Yes No

If yes, please provide details

Blank input area for details of incident reporting procedures.

This policy automatically covers the following activities:

Fetes or similar, outings, organised games, op shops and excursions, fundraising such as walkathons and picnics.

Over the next 12 months will you provide or be involved in off-site/high risk activities? If yes, please complete the following:

Yes No

Activity <i>Please specify all activities</i>	Number of times held per year	Estimated number of participants per activity	Are the activities run by an external party?	
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No

Have you any ongoing or temporary arrangements to employ contractors on your premises

Yes No

(or intend entering into a contract) as part of your business? If yes, please detail the nature and terms of the contract

Blank input area for details of contractor arrangements.

Name	Office/position held	Date of appointment	Details of professional association membership

Are background checks and procedures in place for all new employees?

Yes No

Property in your care, custody and control

Do you require more than the standard limit of \$100,000?

Yes No

If so, please advise the amount you require

\$

Molestation/sexual abuse cover

Does your organisation require cover against molestation/sexual abuse? *If no, proceed to section 7* Yes No

If yes, please provide a copy of your working with children protocols

How often are teachers/employees formally left alone with students on a one-on-one basis? Times per week Hours per week

If you employ people to work in child-related employment, you have obligations under the State Working With Children legislation. A Prohibited Employment Declaration must be sought from anyone applying for child-related employment, including volunteers. Have you obtained these declarations from all your paid and volunteer employees who are working in child-related employment? Yes No

A background check is mandatory for any person working with children. Do you undertake police checks for all people who care for, work with or are involved with children or young people? Yes No

Do you interview and check references of all people applying to work with, care for or be involved with children or young people? Yes No

Do you have a child protection policy with procedures for dealing with abuse complaints? Yes No

Have you ever received complaints relating to molestation/sexual abuse or similar? *If yes, please provide details on a separate page and attach to this declaration* Yes No

Are you aware of any person who attends or is involved with your organisation and has previously committed a molestation or child abuse offence? IMPORTANT: Please be aware that your policy includes a 'Sexual Abuse Exclusion by Known Offenders.' *If yes, please provide details on a separate page and attach to this declaration* Yes No

NB Our liability for all compensation relating to molestation/sexual abuse is limited to the amount shown in the certificate of insurance. Please contact your insurance intermediary or your local Ansvar Insurance office if you require a different limit.

Section 7. Professional indemnity insurance

Do you require professional indemnity insurance cover? Yes No

Is it the intention that the proposed insurance replaces an existing policy? Yes No

Do you employ any professionally qualified nursing staff? *If yes, please provide details* Yes No

What limit of cover do you require \$2 million \$5 million \$10 million \$ Other amount, *please specify*
 Excess you will carry \$500 (min.) \$1,000 \$2,500 \$ Other amount, *please specify*

Section 8. Liability of officials

Do you require liability of officials insurance cover? Yes No

Is it the intention that the proposed insurance replaces an existing policy? Yes No

What limit of cover do you require \$2 million \$5 million \$10 million \$ Other limit, *please specify*
 Excess you will carry \$1,000 \$2,500 \$5,000 \$ Other excess, *please specify*

Please provide the name and position of each director or senior officer of the business entity:

Name	Office/position held	Date of appointment
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

If the business entity is a subsidiary of another company, please indicate the name of the ultimate holding company:

Do any shareholders own directly or beneficially 10% or more of the shares? *If yes, please provide details* Yes No

Is the business entity and/or its shares listed on a recognised stock exchange or a recognised secondary market? Yes No

If yes, please provide details

Please provide details of any companies or businesses acquired or disposed of by the business entity during the last 18 months:

Is the business entity considering any:

acquisition? disposal? tender offer? merger?

If yes, please provide details of any other business or company involved

Please state any changes that will be made to the list of subsidiaries detailed in the business entity's latest available accounts as a result of any acquisition, creation, divestiture, liquidation or disposal made since the last balance sheet date:

Name	% Equity share capital held	Disposed or acquired

An outside directorship is a position as director or responsible public officer of any body which is not the business entity or a subsidiary of the business entity and which position is held with the knowledge and agreement of the business entity

Does the business entity require cover for any outside directorship? *If yes, please provide details on the following:* Yes No

Name of body	
Activities or business	
Its insurance arrangements	
Insurer	
Sum insured or indemnity limit	
Expiry date of insurance cover	
Amount of excess	

Has the business entity ever been refused this type of insurance or had a similar insurance cancelled? Yes No

If yes, please provide details

Have you held directors and officers liability insurance before? *If yes, please provide details of insurance for the last three years* Yes No

Insurer	Period of cover	Limit of liability	Deductible

Current retroactive date

a. Accident only (These questions relate to all applicants)

Have any of your teachers or other employees any physical defect or infirmity? *If yes, please provide details* Yes No

b. Illness You need to complete this section of the form if you require cover for illness

(Note: no compensation is paid for illnesses not exceeding one week)

Are teachers or other employees covered under this policy currently in good health? Yes No

Are teachers or other employees covered under this policy currently aware of anything which may at any time render necessary a surgical operation? *If yes, please provide details* Yes No

During the last six weeks, have any of the teachers or other employees covered by this policy been exposed to any infectious diseases? *If yes, please provide details* Yes No

Give particulars of illnesses during the last five years which have disabled any of the teachers or other employees covered by this policy for more than a week. *Please provide dates and duration of such disablement*

Have any of the teachers or other employees to be covered under this policy ever had any of the following illnesses?

Pneumonia	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Haemorrhoids/piles	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Pleurisy	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Any central nervous system disease/disorder	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Asthma	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Any lung condition	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Heart disease	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Fistula	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Rheumatic fever	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Any blood disease	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Kidney disease	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	Any cancer	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Hepatitis	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	HIV/AIDS	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Details surrounding illness

Section 11. Personal accident for students

Do you require personal accident cover for students? Yes No

How many students are under your care per annum?

How much death and permanent total disablement benefit do you require?

\$10,000 \$20,000 \$50,000 Other *Please specify* \$

Note. (Deferral period) An initial period of 7 days disablement is excluded. Do you require a change in this? Yes No

If yes, how many days?

Excess

The following are the minimum excess applicable for each policy section.

Increasing your excess will reduce the premium payable:

	Minimum excess	Alternative excess required
Section 1 and 2 Earthquake, or volcanic eruption	\$20,000	\$
Section 1 and 2 Named cyclone excess	\$10,000	\$
Section 1 and 2 All other loss/damage	\$250	\$
Section 3A	\$250	\$
Section 3B	\$250	\$
Section 3C	\$250	\$
Section 4	\$250	\$
Section 5A	\$250	\$
Section 5B	\$250	\$
Section 5B Optional Extension 1	\$250	\$
Section 5B Optional Extension 1	2 days	\$
Section 6	\$500	\$
Section 7	\$500	\$
Section 8	\$500	\$
Section 9	\$500	\$
Section 10	7 days	\$
Section 11	\$500	\$
Section 12	7 days	\$
Section 13	\$250	\$
Section 14	\$250 or 10% of the fees incurred, whichever the greater	\$

Additional information (if any)

Is there any other information which you think may affect your insurance or which we should be advised of?
(See your 'Duty of Disclosure' on page 2). *If yes, please provide details on a separate page and attach to this declaration.*

Yes No

Declaration *This section must be completed*

I/we declare that the answers given and statements made are to the best of my/our knowledge, true and correct and that I/we have not withheld any information likely to affect the acceptance of this declaration or the terms on which it is accepted.

I/we acknowledge that I/we have received a copy of the Ansvar Insurance PDS and policy setting out the terms and conditions which apply to this insurance. I am/we are aware that I/we have twenty one days to read the policy and if I am/we are not satisfied with the conditions I/we can cancel this insurance in writing and receive a full refund of any premium paid.

Applicant(s) signature

Signed

Position

Date

Completion of this form does not provide insurance until a Cover Note or Certificate of Insurance has been issued.

Notes

Notes

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