



Broadform Liability Insurance Proposal (Gun Dealers & Gunsmiths)

IMPORTANT INFORMATION

Duty of Disclosure

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 which 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 that same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of insurance.

Your duty however does not require disclosure of a matter;

- that diminishes the risk to be undertaken by the insurer;
- that is common knowledge
- that the insurer knows, or in the ordinary course of business as an insurer, ought to know;
- as to which compliance with your duty is waived by the insurer.

Non-Disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Proposal included in "Policy"

Anything you state in the Proposal will form part of the Policy document unless we tell you otherwise. Before you complete this Proposal, you should read the Policy because it will tell you about the insurance you are proposing we provide and contains definitions of words used in this Proposal.

Confirming Transactions

You may contact us in writing (which is always required if you are advising cancellation) or by phone, to confirm any transaction under your policy. Any transaction will be documented by us as quickly as possible.

Privacy

We are bound by the National Privacy Principles (NPPs) and comply with the Privacy Act 1988 (Cth). We are committed to ensuring that all our business dealings comply with the NPPs and acknowledge the importance of keeping personal details for individuals confidential and secure.

Goods and Services Tax (GST)

To ensure you do not incur any unnecessary GST liabilities on claims settlements please ensure your Australian Business Number (A.B.N.) and tax status are entered in the space provided on this Proposal.

Additional Information

If insufficient space is provided on this Proposal in respect of any questions contained on the Proposal, please attach a sheet of paper containing the additional information, noting the relevant question number and sign and date such a

PERIOD OF INSURANCE

From: _____ To: _____

ABOUT YOU & YOUR BUSINESS

Full Name of Insured: _____

Trading as: _____

Contact Name: _____

Postal Address: _____

Post Code: _____

Phone: _____ Fax: _____ Mobile: _____

Email: _____

ABN: _____ ITC %: _____

Insured is a: Individual Partnership Corporation Other (Specify): _____

Principal Address(es): _____

Limit of Indemnity Required: Public Liability \$ _____ any one occurrence

Products Liability \$ _____ any one period of insurance

Full description of Insured's business activities: _____

How long have you been conducting this Business? _____

Estimated Annual Turnover derived from sale of firearms? \$ _____

Estimated Annual Turnover derived from sale of items not directly connected to firearms (i.e. clothing, jackets, camping equipment, etc)? \$ _____

Estimated Annual Turnover derived from indoor range (if applicable): \$ _____

Estimated Total Annual Turnover? \$ _____

Is the range only used for demonstration of weapons or is it also available for public usage? _____

How are premises secured after trading hours? _____

What type of alarm systems are used and how far is the authority responsible for responding located? _____

Are all guns kept in locked safes overnight? Yes No

Please provide details of any agreements made under which you have:

(a) Accepted liability which would not normally be your responsibility: _____

(b) Given away your legal rights of recovery from other parties: _____

(c) Do you engage any contractors &/or subcontractors? Yes No

If yes, please provide details: _____

Do you require cover for goods in your physical or legal control? Yes No

If yes, please provide the following:

(a) Description of goods: _____

(b) Value of goods: \$ _____ (c) Sum Insured Required: \$ _____

Product & Sales Data

	Details of Product or Service	Turnover	No of Units Sold	Wage Roll
Estimate next 12 months	_____	\$ _____	_____	\$ _____
Actual past 12 months	_____	\$ _____	_____	\$ _____
Actual 2 years ago	_____	\$ _____	_____	\$ _____
Actual 3 years ago	_____	\$ _____	_____	\$ _____

Do you operate a Quality Control Recording System? Yes No

If yes, please provide details: _____

Do you re-load or sell re-loaded ammunition? Yes No Do you manufacture ammunition? Yes No

Do you Import or Export? Yes No Do you Import or Export ammunition? Yes No

If yes, please advise the countries imported/exported to/from, the type of goods and the annual turnover derived:

Import or Export	Country	Product/Goods	% of Total Turnover
<input type="checkbox"/> Import <input type="checkbox"/> Export	_____	_____	_____
<input type="checkbox"/> Import <input type="checkbox"/> Export	_____	_____	_____
<input type="checkbox"/> Import <input type="checkbox"/> Export	_____	_____	_____
<input type="checkbox"/> Import <input type="checkbox"/> Export	_____	_____	_____

For imports, please provide a copy of the agreement between our insured and the importer.

List of countries in which you have registered offices or assets or legally authorized representatives or agents: _____

In relation to re-loading, please provide the following information –

How many years' experience do the individuals have in reloading ammunition? _____

In relation to shell cases, how do you determine how often an individual case has been reloaded? _____

How do you manage overall quality control? _____

CLAIMS & INSURANCE HISTORY

In the last 10 years have you been charged with a criminal conviction? Yes No

Are you aware of any claims or incidents which may result in claims against you during the past 5 years? Yes No

If yes, please provide details: _____

Policy Period	No of Claims	Total Paid	Amount in Reserve	Total Incurred
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____

Previous Insurance History

- (a) Name of Insurer: 1. _____ Years on Risk: From ____ / ____ / ____ to ____ / ____ / ____
- 2. _____ Years on Risk: From ____ / ____ / ____ to ____ / ____ / ____
- 3. _____ Years on Risk: From ____ / ____ / ____ to ____ / ____ / ____



(b) Has any Insurer cancelled, declined or refused to renew this type of coverage?

Yes No

If yes, please provide details: _____

DECLARATION

I/We declare that to the best of my/our knowledge and belief the answers given below, documents or papers submitted, represent the true position and that I have not withheld any information, material to this proposal. I agree that this proposal and accompanying documents or papers shall form or partly form the basis of the Contract Proposed.

Where the answers in this Proposal are not in my/our handwriting, they have been checked by me/us and I/we agree they are correct.

Signature: _____

Position: _____ Date: _____

