

Australian Ceramics

The Australian Ceramics members liability policy has been arranged to provide the individual members with a high quality public & products liability insurance. The policy can cover Ceramic craft practices. Cover includes members who practice, sell and teach their craft on an individual basis to small groups of twenty (20) or less people, or demonstrate and exhibit.



- Answer all questions. Blanks &/or dashes, or answers 'known to underwriters or brokers' or 'N/A' are not acceptable & will delay consideration of this proposal.
- If there is insufficient room to complete a question, please attach a signed & dated addendum.
- Any documents attached to the proposal form are part of this proposal.
- Where appropriate, please tick the yes or no box which best indicates your reply.
- On completion please email to reception@crib.com.au or post to City Rural PO Box 7138 Hutt Street Adelaide SA 5000
- Questions? Call us on 1300 887 429

PERSONAL DETAILS

Name:

Email:

Phone:

Website:

Mobile:

Social Media:

Preferred Method of Contact:

Phone

Mobile

Email

BUSINESS DETAILS

Trading Name:

Address:

Suburb/Town:

State:

Postcode:

Period of Insurance: Cover can only commence once full payment and completed application have been received and approved.

Limit of Indemnity Required:

\$10,000,000

\$20,000,000

Description of art form and art related business activities undertaken:

OTHER DETAILS

Estimated number per annum of:

Public Exhibitions:

Workshops/classes:

Estimated number of attendees:

Per Exhibition:

Type of Exhibition:

Per Workshop/classes:

Type of Workshop/class:

Number of others assisting you:

Turnover/Income (Estimate for next 12 mths):

Are there any hazardous activities, other than kilns, associated with your business?

Yes

No

If yes, please provide details:

CONTRACTUAL LIABILITY

Coverage for Liability assumed under agreement or contract will be limited to lease liability or liability assumed under a warranty of fitness or quality as regards your products.

GENERAL DETAILS

Have you or anyone this policy is to cover (in the past 5 years)

1. Suffered any loss or damage or know of a potential claim?

Yes No

If yes, please provide details:

2. Had any insurance declined or cancelled, proposal/application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer?

Yes No

If yes, please provide details:

3. Ever been bankrupt or involved in a company or business which became insolvent or subject to any form of insolvency or administration (e.g. liquidation or receivership)?

Yes No

If yes, please provide details:

4. Been convicted of any criminal offence within the past 5 years (other than minor traffic convictions)?

Yes No

If yes, please provide details:

5. Been liable for any civil offence or pecuniary penalty (exceeding \$5,000)?

Yes No

If yes, please provide details:

DUTY OF DISCLOSURE

In order to make an informed assessment of the risk and calculate the appropriate premium, your insurer needs information about the risk you are asking it to insure.

For this reason, before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to your 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 and, if so, on what terms. The duty also applies when you renew, extend, vary or reinstate a contract of insurance.

You do not have to disclose anything that:

- Reduces the risk to be undertaken by the insurer;
- Is common knowledge;
- Your insurer knows, or in the ordinary course of its business, ought to know; or
- If the insurer has waived your obligation to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to reduce its liability in respect of a claim or may cancel your contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.

One important matter to be disclosed is the history of losses suffered by the person seeking insurance or any closely associated person or entity. As you are responsible for checking that you have made complete disclosure, we suggest that you keep an up to date record of all such losses and claims.

DECLARATION

This declaration must be completed and signed by or on behalf of all parties applying for insurance.

I/We declare that:

- (i) the answers and information given by me/us in this proposal are true and correct in all respects and that no information has been withheld which would affect the insurer's decision about accepting this insurance and
- (ii) where answers in this Proposal are not my/our own handwriting, they have been checked by me/us and I/we agree they are correct
- (iii) I/we have read and understood the clauses detailed under the Important Notices section at the front of this proposal
- (iv) if there was insufficient space to fully answer any questions, we have attached supplementary pages providing the additional information required
- (v) I/we authorise the insurer to give to, or obtain from other insurers or an insurance or credit reference bureau, any information relating to these insurance covers, and any other insurances held by me/us and claims under those insurances
- (vi) I/we understand that if this Proposal is accepted, my/our insurance cover will be subject to the terms and conditions set out in the Arena Entertainment & Event Liability Policy
- (vii) I/we further acknowledge that the insurer, their agents or employees reserve the right to decline this proposal.

Signature:

Name:

Date: