

COMBINED GENERAL & PRODUCTS LIABILITY INSURANCE

Equine Related Business

Insured Name <i>Including any individual and any registered business name</i>

Contact Name		
Address		
City	State	Post Code
Phone Number	Email	
Website		
ABN		

List of all activities to be insured under this policy <i>(Please Note: failure to list all activities may result in not all activities being covered)</i> <i>(Coaching intermediate riders in dressage.... Training pleasure horses... etc)</i>
Please provide details regarding your experience including the number of years of horse coaching/training, and any other relevant experience (employment) or training, and qualifications

Please tick the Liability sum insured required
<input type="checkbox"/> \$10,000,000 <input type="checkbox"/> \$20,000,000 <input type="checkbox"/> \$25,000,000

1) Turnover

State the total turnover derived from your business activities over the last 12 months:?	\$
State the estimated turnover to be derived from your business activities over the next 12 months:?	\$

2) Business Split

Activity	% of business turnover	\$ amount
Agistment		
Horse Training & Breakings		
Riding Lessons		
Clinics		
Trail Riding		
Property (ie cattle sales, cropping)		
Accommodation & Catering		
Farrier/Dentist/Therapist		
List Further Activities		

3) Stamp Duty

For the purpose of Stamp Duty please provide a breakdown by state of the Turnover for the last financial year:									
ACT	NSW	VIC	QLD	TAS	SA	WA	NT	OS	Total
%	%	%	%	%	%	%	%	%	%

4) Agistment

Do you require cover for agistment at your premises? <i>Not including horses in training</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If No, go to next section 5</i>
How many horses do you agist at any one time? (on average)	
Do you provide riding facilities at your premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is the maximum value horse you have in agistment?	\$

5) Horse Training/Breaking

Do you require cover for training and/or breaking in horses?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If No, go to next section 6</i>
Do you provide board/Agistment for horses in training and/or breaking?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many horses do you have in training and/or breaking at any one time (on average)?	
How much do you charge for an individual horse in training per month?	\$
What is the maximum value horse you have in training?	\$

6) Lessons

Do you require cover for conducting lessons?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If No, go to section 7</i>
How many lessons do you teach per week year on average?	
Do you conduct any trail rides or riding in open areas for students as part of your riding lesson program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
% of riders using own horse or riding school horse	School Horses % Own Horses %

7) Clinics

Do you require cover for conducting clinics?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If No, go to section 8</i>
How many clinics do you teach per year on average?	
What is the average number of participants at each clinic?	

8) Trail Rides

Do you require cover for conducting trail rides?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If No, go to section 9</i>
Description:	
How many trail rides do you conduct per year?	
What is the average number of participants on each trail ride?	

9) Farriers/Dentists/Therapists

Do you require cover for conducting business as a farrier/dentist/therapist?	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If No, go to section 10</i>
Describe activities undertake:	

10) Accommodation/Catering (Answer all questions)

Do you provide accommodation?		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Description:					
Do you provide catering?		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Description:					
Relevant Approvals/Qualifications:					

11) Property Owners / Lessors Liability (Answer all questions)

Address		
City	State	Post Code
Number of Acres		
Select activities conducted on the premises		
<input type="checkbox"/> Hobby Farm	<input type="checkbox"/> Breeding/Grazing	<input type="checkbox"/> Agricultural
<input type="checkbox"/> Cropping	<input type="checkbox"/> Host Farm	<input type="checkbox"/> Facility Hire
Please provide details on the activities conducted on the farm		
Do you require cover for property owners or lessor's liability?	<input type="checkbox"/>	Property Owners
	<input type="checkbox"/>	Lessors Liability
	<input type="checkbox"/>	Not Required

12) Contractors/Subcontractors/Employees (Answer all questions)

Do you engage Farriers, Dentists, Therapists or Vets on behalf of your clients?		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Estimated Payments to Farriers, Dentists, Therapists or Vets?		\$			
Do you engage Contractors/Subcontractors to complete your business activities? <i>(eg. instructors who are not employees but contractors)</i>		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Estimated payments to Contractors/Subcontractors		\$			
Describe nature of work performed					
Do the above service providers hold their own liability insurance?		<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Staffing Numbers	Full Time	Part Time	Casual
Owner Operators			
Employees			
Volunteers			
Totals			

13) Risk Management (Answer all questions)

Do all riders wear helmets to Australian standards?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do all riders/handlers wear appropriate footwear and clothing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are waivers/medical forms/indemnity forms signed by all participants?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a risk management plan? <i>If Yes, please provide a summary of your risk management plan</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Assistance Required
Does your business/organisation have a documented OH&S Policy? <i>If Yes, please provide sample</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Assistance Required
Are all staff First Aid qualified?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> In Progress
Do you have Site or Organizational Accreditations? <i>If Yes, please provide details</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a member of any equine related organisation or an accredited instructor for an association?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> In Progress

14) Further Questions (Answer all questions)

Are any activities held off your property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please provide details (eg 80% of lessons are run at local showgrounds)	

Are any permits/contracts/permissions required to undertake your business activities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please provide details	

Do you assume liability under contracts or hold others harmless? (other than lease liability)	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide full details and attach copies of agreements	

14) Claims History (Answer all questions)

Have you had any insured and/or uninsured liability claims in the past five years?			<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If Yes, provide details below</i>
Dates	Amount Paid & Outstanding	Applicable Excess	Description

Please list your current insurer, number of years of insurance, and due date of your current policy

15) Declarations (Answer all questions)

After investigation, are you aware of any circumstances which could give rise to a claim under the proposed policy and which are not mentioned above?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
Have you ever had your public liability insurance cancelled, declined non-renewed, or special terms imposed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
Have you ever been convicted of a criminal offence, been declared bankrupt or had your business placed in liquidation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
I declare that the proposed insured is a small business with a turnover of less than AU\$2 million in the last financial year. Note that if No is selected or the question is left blank, in accordance with Ch 8, Pt 5A of the Duties Act 1997 (NSW), from 1 January 2018 LIU will charge stamp duty on risks that 1) occur within or partly within NSW or 2) cover NSW property.	<input type="checkbox"/> Yes <input type="checkbox"/> No

I, the undersigned, declare and acknowledge:

- that I am, after enquiry, authorised by all person(s) or entities seeking insurance, to make this proposal;
- that after enquiry, all information supplied in this proposal and any supporting documents attached to this proposal or supplied separately, is true and correct and I have not withheld any material information from this proposal
- that this proposal and any accompanying documents shall form or partly form the basis of the contract proposed.

- that until a Contract of Insurance is entered into, I am obliged to inform Liberty International Underwriters of any changes to any information supplied or of any new information that is relevant;
- that I understand Liberty International Underwriters relies on the accuracy of the information and documentation supplied proposing for this insurance;
- that I have read and understood the Important Notices which form part of this proposal;
- that I understand that no insurance is in force until a Contract of Insurance is entered into, which is upon the Proposer’s acceptance of an offer by Liberty International Underwriters, if any:

Name	Title:
Signature	Date:

(To be signed by a partner or director.)

Privacy Notice

Liberty International Underwriters (LIU) is a trading name of Liberty Mutual Insurance Company, which is a company incorporated in the U.S. It is a member of Boston-based Liberty Mutual Group (LMG). LIU Australia’s head office contact details are:

Address: Locked Bag 18, Royal Exchange NSW 1225 Phone: +61 2 8298 5800

Email: privacy.officer.ap@libertyiu.com

Affinity Risk Partners (Brokers) Pty Ltd trading as Affinity Insurance Brokers’ (Affinity) contact details are:

Address: 1/1265 Nepean Hwy, Cheltenham VIC 3192

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Email: info@affinityib.com.au

LIU and Affinity are bound by the Privacy Act 1988 (Cth) and its associated Privacy Principles when collecting and handling your personal information.

LIU and Affinity collects personal information in order to provide insurance services and products and for ancillary business purposes. LIU and Affinity may pass personal information to third parties involved in this process such as its related companies, reinsurers, agents, loss adjusters and other service providers. They may include overseas organisations including LIU and LMG entities in the United States, Canada, UK, Singapore, Hong Kong and Malaysia. Your information may be transferred to countries without comparable privacy laws if it is reasonably necessary to provide you with the products or services you seek from LIU and Affinity. If you do not provide the personal information LIU, Affinity or other relevant third parties require to offer you specific products or services, LIU or Affinity may not be able to provide the appropriate type or level of service.

If you wish to gain access to or correct your personal information, make a privacy complaint, or if you have any query about how LIU or Affinity collects or handles your personal information please write to LIU’s Privacy Officer or Affinity’s Privacy Officer at the relevant contact address noted above.

To obtain a copy of LIU’s Privacy Policy go to LIU’s website (www.liuaustralia.com.au) or request a copy from LIU’s Privacy Officer or to obtain a copy of Affinity’s Privacy Policy go to Affinity’s website (www.affinityib.com.au) or request a copy from Affinity’s Privacy Officer.

When you give LIU or Affinity personal or sensitive information about other individuals, LIU and Affinity rely on you to provide its Privacy Notice to them. If you have not done this, you must tell us before you provide the relevant data.

Important Notices

Your 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 (Cth), 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 duty 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 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 its business, 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 their 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.

Comment

The requirement of full and frank disclosure of anything which may be material to the risk for which you seek cover (eg. claims, whether founded or unfounded), or to the magnitude of the risk, is of the utmost importance with this type of insurance. It is better to err on the side of caution by disclosing anything that might conceivably influence the insurer's consideration of your proposal.

Subrogation Agreements

Where another person would be liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, the insurer will not cover you under the policy for any such loss or damage.

Role of Affinity Insurance Brokers

In arranging this insurance, Affinity Risk Partners (Brokers) Pty Ltd t/as Affinity Insurance Brokers ("Affinity") is acting under an authority given to it by Liberty Mutual Insurance Company t/as Liberty International Underwriters ("Liberty"), and is acting as Liberty's agent and not as your agent.