

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/underwriter every matter that you know, or could reasonably be expected to know, that 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 the matters to the insurer/underwriter before you renew, extend, vary or reinstate a contract of general 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 your insurer knows, or in the ordinary course of 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/underwriter may be entitled to reduce liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer/underwriter may also have the option of avoiding the contract from the beginning.

IF YOU DO NOT UNDERSTAND ANY PART OF THIS PROPOSAL FORM OR THE POLICY WORDING PLEASE OBTAIN ADVICE BEFORE SIGNING. YOU WILL BE BOUND BY THE ANSWERS WHICH YOU GIVE AND BY THE INFORMATION PROVIDED BY YOU IN THIS PROPOSAL FORM.

DECLARATION BY THE APPLICANT

Privacy – We are committed to protecting your privacy. We only use the personal information you provide to us to quote on and insure your risks. We only provide personal information to our underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy. We will not trade, rent or sell your information.

If you don't provide us with complete information, we cannot properly quote for your insurance and we cannot insure you. You can check the personal information we hold about you at any time.

If you provide us with personal information about anyone else, we rely on you to have told them that you will provide their information to us, to whom we may provide it, the purposes for which we will use it and that they can access it. If the information is sensitive, we rely on you to have obtained their consent on these matters.

For more information about our Privacy Policy, ask us for a copy.

I/We acknowledge:

- 1) that before completing this proposal form, I/We was/were given a copy of the policy wording and an opportunity of reading that wording in full;
- 2) that if the proposal is accepted, the insurance cover will be subject to the terms and conditions as set out in the policy wording, or as otherwise specifically varied by the underwriters, in writing and agreed by me/us.

I/We declare that the information contained in the proposal form is true and correct in every particular and acknowledge that the underwriters will rely on this information in deciding whether to give cover and on what terms.

APPLICANT (S): _____

DATE: _____

APPLICANT SIGNATURE (S) _____

TITLES (S) _____

PLEASE COMPLETE IF APPLICABLE

The foregoing questions have been fully considered by me and the statements in reply thereto are NOT all in my own handwriting. Those which are not in my own handwriting have been read over by me and I hereby confirm that all statements are strictly true and complete.

APPLICANT (S): _____

DATE: _____

APPLICANT SIGNATURE (S) _____

PLEASE NOTE

In accordance with the provisions of the Insurance (Agents & Brokers) Act 1984 we advise that this insurance if accepted, will be effected under an authority to bind cover on behalf of the Underwriters and that in respect of the placement of this policy Film Insurance Underwriting agencies Pty Ltd are acting as an agent of the Underwriters and not as an agent of the Insured.