



IMPORTANT INFORMATION ABOUT THIS PROPOSAL

DUTY OF DISCLOSURE

You must comply with Your Duty of Disclosure when You apply for insurance with an Insurer and each time You renew or alter Your cover. You have a Duty of Disclosure to tell the Insurer everything You know or should know, that is relevant to their decision to insure anyone under this policy, including You, and on what terms. It includes matters they specifically ask about when You apply for a Policy, or renew or alter Your Policy, and any other matters which might affect whether they insure You and on what terms.

The information You tell them can affect:

- the amount of your premium and Your excess,
- if they will insure You,
- if special conditions will apply to Your policy.

You do not need to tell them anything which:

- reduces the chances of You making a claim,
- that they should know about because of the business of the business they are in,
- they tell You they do not want to know.

If You are unsure it is better to tell the Insurer. If You do not tell them something which You know or should know is relevant, they might reduce a claim, refuse to pay a claim, cancel Your Policy, or if fraud is involved they can treat the Policy as if it had never existed. The Duty of Disclosure applies to every person or organization seeking Insurance under this Policy.

SUBROGATION AGREEMENTS

If another person is, or could have been liable to compensate You for any loss, damage or legal liability otherwise covered by this Policy, but You have agreed with that person either before or after the loss, damage or legal liability occurred that You would not seek to recover any monies from that person, the Insurer will not cover You for that loss, damage or legal liability.

INTERESTED PARTIES

The Insurer will not insure the interests of any person or organization other than You, unless You have notified them in writing of such interest, and the interest has been noted in the policy schedule.

Period of Insurance required: From: at 4:00pm local time To: at 4:00pm local time

APPLICANT'S DETAILS

● Applicant # 1: Full Name

● Applicant # 2: Full Name

● Trading Name of B&B

● Postal Address

● Town

● State

● Postcode

● Telephone

(B)

(M)

● Website

● Email

● ABN

● Are You registered for GST? Yes No

● If yes, what is Your ITC%? %

GENERAL INFORMATION

Have You, or any Director/Partner/Manager of the business EVER:

- Sustained any loss, damage or incurred liability (whether insured or not) of a type against which Insurance is sought? Yes No
- Had any Insurance declined or cancelled or had special conditions imposed? Yes No
- Had an Insurer refuse or not invite renewal? Yes No
- Been charged or convicted of any criminal offence? Yes No
- Been declared bankrupt, or put into receivership or voluntary liquidation? Yes No

GENERAL INFORMATION (cont'd)

- Is the business proposed for Insurance currently insured? Yes No
 - Name of current/previous Insurer?
 - Has the business proposed for Insurance been uninsured for more than 3 months? Yes No
 - Number of years experience in the B&B industry? <12mths 1 - 5 yrs 5 - 10 yrs 10 yrs +
 - Are You aware of any circumstances which could give rise to a claim under the proposed Policy? Yes No
- If yes to any of the above, please detail below: *please attach additional sheets if insufficient space.

PROPERTY DAMAGE INSURANCE

- Address of the property to be insured:
 - Town
 - State ● Postcode
 - Name of Interested Parties* (i.e. mortgagees)
 - Nature of Interest (i.e. 1st Mortgagee etc.)
- * The Insurer will not insure the interests of any person or organization other than You, unless You have notified them in writing of such interest, and the interest is noted in the policy schedule.

BUILDING(S) DETAILS

	No. of Guest B'rms	Description (i.e. house, cottage, studio)	Construction			Year Built	Sum Insured*
			External Walls	Floors	Roof		
Main Residence	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dwelling # 1	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dwelling # 2	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dwelling # 3	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Garage (separate)		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sheds etc.		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* Sums Insured should represent full replacement cost. Please note that recent changes to National Building Standards for properties in bushfire prone areas can substantially increase rebuilding costs. You should ensure that the sums insured for Your buildings are sufficient to cover the costs of rebuilding to the recently introduced standards applicable to bushfire prone areas. You should contact the relevant authorities for information about the zoning of Your property in respect of bushfire.

- Are any of the above buildings National Trust or Heritage classified? Yes No
 - Do all of the above buildings have monitored smoke detectors? Yes No
 - Is the property connected to mains water? Yes No
 - If any building is more than 30 years old, has it been:
 - Please tick if "yes"
 - rewired in the last 5 years?

Main Res'	<input type="checkbox"/>
Dwell'# 1	<input type="checkbox"/>
Dwell'# 2	<input type="checkbox"/>
Dwell'# 3	<input type="checkbox"/>
 - replumbed in the last 5 years?

Main Res'	<input type="checkbox"/>
Dwell'# 1	<input type="checkbox"/>
Dwell'# 2	<input type="checkbox"/>
Dwell'# 3	<input type="checkbox"/>
 - had the roof checked for leaks in the last 5 years?

Main Res'	<input type="checkbox"/>
Dwell'# 1	<input type="checkbox"/>
Dwell'# 2	<input type="checkbox"/>
Dwell'# 3	<input type="checkbox"/>
 - Is there any white ant/termite damage to any of the buildings to be insured? Yes No
- If yes, which buildings? Main Residence Dwelling # 1 Dwelling # 2 Dwelling # 3 Garage Sheds

SECURITY (applies to all buildings)

- If there is a burglar alarm fitted, is it:
 - Local Alarm? Yes No
 - "Dialler" Type Alarm? Yes No
 - Unsecured Monitored Alarm? Yes No
 - Secured Monitored Alarm? Yes No
- Are ALL external doors fitted with deadlocks? Yes No
- Are ALL accessible external windows fitted with locks? Yes No
- Is the property entirely fenced? Yes No
- Will the property be unoccupied for more than 60 days? Yes No

Unspecified (General) Contents

	SUM INSURED *
Main Residence	<input type="text"/>
Dwelling # 1	<input type="text"/>
Dwelling # 2	<input type="text"/>
Dwelling # 3	<input type="text"/>
Garage (separate)	<input type="text"/>
Sheds etc.	<input type="text"/>

Specified (Special) Contents

	SUM INSURED *
Main Residence	<input type="text"/>
Dwelling # 1	<input type="text"/>
Dwelling # 2	<input type="text"/>
Dwelling # 3	<input type="text"/>
Garage (separate)	<input type="text"/>
Sheds etc.	<input type="text"/>

Specified contents are contents that do not leave the insured premises and which are unique and/or have special value attached to them. i.e. artworks, family heirlooms, antiques, collectables etc. In the event of a claim for a specified content item or items, the Insurer will require proof of ownership and value in the form of photographs, valuations, receipts etc. We recommend that You maintain proof of ownership for ALL specified items and that original documents be kept in separate and secure storage in the event of a total loss.

Unspecified Personal Valuables

Unspecified personal valuables insurance is automatically included with a limit of \$2,500 per item & a total limit of \$10,000 per policy period

Specified (Special) Personal Valuables

● Do You require cover for specified personal valuables? Yes No

If yes, what is the Total Sum Insured? *

If yes, please attach a list of specified personal valuables you require insured to this proposal.

Specified personal valuables may only be insured when they are usually kept at the main residence. Specified personal valuables are items of a portable and personal nature that require cover away from the insured address/premises. These may be items that are unique and/or have special value attached to them. i.e. portable electronics, family heirlooms, jewellery, sporting items etc. In the event of a claim for specified personal valuables, the Insurer will require proof of ownership and value in the form of photographs, valuations, receipts etc. We recommend that You maintain proof of ownership for ALL specified items and that original documents be kept in separate and secure storage in the event of a total loss.

BUSINESS INTERRUPTION INSURANCE

● Do You require cover for business interruption insurance? Yes No

● Indemnity Period - 12 months

	Sum Insured*
● Gross Annual Income	<input type="text"/>
● Wages	<input type="text"/>
● Additional Increased Costs of Working	<input type="text"/>
● Claim Preparation Costs	\$10,000 <small>automatic inclusion</small>
● Accounts Receivable	<input type="text"/>

● Are copies of Your accounts:

- Held by Your accountant? Yes No
- Held for at least 12 months? Yes No
- Held separate to the insured premises? Yes No

if yes, please provide name and address

* Business Interruption Insurance is subject to under-insurance. Accordingly, sums Insured should be determined following advice from Your accountant, bookkeeper or other suitably qualified professional.

PUBLIC LIABILITY INSURANCE

● Limit of indemnity required: \$5,000,000 \$10,000,000 \$20,000,000

● No. of partners/principals in the business to be insured?

● No. of employees in the business to be insured?

● What is Your estimated annual turnover for the next 12 months?

● If Your property is located in a rural area, is it entirely enclosed by boundary fencing? Yes No

- if yes, is the boundary fencing well maintained and secure? Yes No

● What is the size of Your property? (acres)

- if greater than 5 acres, do You earn any income from farming activity carried out on Your property? Yes No

● Do You offer recreational activities to Your guests? (i.e. guided tours, horseriding, massage etc) Yes No

- if yes, please describe activities offered

● Is there a swimming pool on the property to be insured? Yes No

● Do You keep a register of guests? Yes No

● Do You allow others to conduct business activities on Your property? (i.e. conferencing, workshops, therapies etc.) Yes No

- if yes, please describe the business activities of any third party(s)

- if yes, do You ensure that the third party(s) hold appropriate & current liability insurance? Yes No

PUBLIC LIABILITY INSURANCE (cont'd)

- What is the maximum no. of rooms that can be used for accommodation? (at any one time)
- What is the maximum no. of guests that can be accommodated? (at any one time)
- Does Your business accommodate children? Yes No
 - if yes, do You impose a requirement that children be supervised at all times? Yes No
- Do You have playground equipment available for the use of guest children? Yes No
 - if yes, does the equipment comply with applicable Australian Standards? Yes No
- Are there any other business activities conducted by You (apart from B&B) at the situation to be insured? Yes No
- Do You operate a "commercially" rated and sized kitchen at the situation to be insured? Yes No
- Do You live permanently at the situation to be insured? Yes No
 - if no, who is responsible for greeting guests?
- Do You engage contractors to carry out cleaning and/or maintenance at the situation to be Insured? Yes No
 - if no, who is responsible for cleaning and/or maintenance?
 - if yes, do You ensure that all contractors engaged have appropriate and current Liability Insurance? Yes No

Air BNB (ADDENDUM)

- Do You advertise your business as available for accommodation using AirBNB? Yes No
 - if yes, is Your AirBNB advertised as self-contained or hosted? Self-Contained Hosted
 - if yes, what % of Your business turnover is derived from Air BNB bookings? %
 - if yes, what is the maximum length of stay available? days
 - if yes, is the property regularly maintained (cleaning, garden, building) during this time? Yes No

IMPORTANT NOTES:

- #1. This Insurance does not provide for any contracting party of an Air BNB agreement (owner, tenant or guest) to allow sub-letting of the Insured premises to another party. Sub-letting of the premises to another party is outside the acceptance criteria of this Insurance.
- #2. Insurance for any property that is listed as an Air BNB property will be referred to the Insurer for acceptance and depending on the nature and use of the property proposed for Insurance, additional information may be required prior to acceptance or otherwise.

BODY OF WATER (ADDENDUM)

Where the proposed property risk has a body of water (dam, lake, river, stream, creek, pond or other major water feature aside from swimming pools and the like), please complete the following questions. Note that for the purposes of this addendum, a body of water is extended to include "bodies" of water and vice versa where applicable. It is your responsibility to declare and describe in detail all bodies of water and all risk management precautions taken with respect to which this addendum may apply.

- Do you have a dam, lake, river, creek or other "body of water" adjoining or on your property? Yes No
 - if yes, please describe in detail
- Is the dam, lake, river, creek or other "body of water" fenced off from public access? Yes No
 - Please describe the body(s) of water as below (lake, dam, creek, inlet ... etc):

Description	Max Length (m)	Max Width (m)	Max Depth (m)	Description	Max Length (m)	Max Width (m)	Max Depth (m)
1. <input style="width: 100px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	3. <input style="width: 100px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
2. <input style="width: 100px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	4. <input style="width: 100px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>	<input style="width: 50px;" type="text"/>
- Does the body of water as described above have a jetty or pontoon accessible to guests? Yes No
 - * if "Yes", additional information will be required.
- Is there signage on your property warning of the hazards associated with the body(s) of water? Yes No
 - if yes, please advise the location and wording of signage
- What is the minimum distance from a residential building to a body of water as described above? m

DECLARATION

- Do You confirm that You are aware that no insurance is in force until such time as the Insurer has confirmed their acceptance of this proposal and the premium quoted in writing? Yes No
- Do You acknowledge that You have received, read and understood a product disclosure statement relevant to this insurance prior to Your acceptance of the terms and conditions of this insurance? Yes No
- Do you acknowledge that the "Important Notices" at the beginning of this proposal were brought to your attention? Yes No
- Do you confirm that all answers You have provided in this proposal are true and correct? Yes No

MANUAL DECLARATION

Name of the person who signs for and on behalf of all proposers. (please print)

Position

Signature

Date

OR

ELECTRONIC DECLARATION

I declare that the information I have provided to Nepean Brokers & Associates Pty. Ltd. in order to arrange Insurance as per the above policy or quotation number is true and correct and by checking the box below I confirm that I am authorised to instruct issuance of the proposed policy and hereby authorize Nepean Brokers & Associates Pty. Ltd. to arrange the policy from the date shown above and in accordance with the Terms & Conditions of that policy.



Name of the person making this declaration for and on behalf of all proposers.

Position

Date

SUBMIT



**NEPEAN
BROKERS**

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