

# **BUSINESS— FACT FINDER**

**SMALL TO MEDIUM ENTERPRISE - SINGLE RISK** 

### **PLEASE READ TO CLIENT**

We need to obtain information to provide you with a quotation.

In collecting this information we are not giving our opinion or recommendations on your insurance needs.

Once we have premiums for your insurance I will (or have someone) call back to discuss and to answer any of your questions.

Please ensure that you carefully consider your sums insured, as your broker we are not able to make any comment or recommendation regarding the value of your insured items.

Should you require any assistance with valuation please seek professional guidance.

Legal Name:			
Trading As:			
ABN:	ACN:		
Postal address:			
Postcode:			
Email	Phone		Fax
Period of Insurance	to		
Current Insurer:			
Interested Parties:		Nature of Interest:	
Date of Birth			

### **INSURANCE HISTORY**

Proposal or Renewal Declined or special terms imposed?	☐ YES ☐ NO
Charged or convicted of a criminal offence in last 5 years?	☐ YES ☐ NO
Any claims last 5 years?	☐ YES ☐ NO
Any other facts that may affect an insurer's assessment?	☐ YES ☐ NO
Have you ever been placed in receivership or liquidation or declared bankrupt?	☐ YES ☐ NO
Details if Yes to Above	

PRINT



Address:		
Do you require a quote for Flood cover:		
Occupation:		
Number of years in this occupation:		
Owner Occupied or tenanted:		
Year Constructed		
Does your premise comply with fire & council	regulations?	
Construction Walls:		
Construction Roof:		
Construction Floor:		
Does your premise contain any EPS (Expanded	Polystyrene)?	
What is the total % of EPS?		
Any flammable goods stored on the premise:		
Number of stories:		
Fire Protection		
Connected to Town water:		
Permanently manned fire station:		
Total Number of Extinguishers:		
Number of Dry Chemical Extinguishers	Number of BCF Extinguishers:	Number of CO2 Extinguishers
Number of Water Extinguishers	Number of foam Extinguishers	Date of last service:
Fully Sprinklered:	Partially Sprinklered:	Hose Reels:
Fire Alarm – Local	Fire Alarm – Back to Base	Fire Alarm – To Brigade
Fire Alarm – Thermal	Fire Alarm – Smoke	Fire Hydrants:
Security		
External Doors	External Windows	Alarms
Dead Locks	Key Locks	Local
Padlocks	Bars / Grills	Back to Base
How are the alarms activated:		
Is the building in a fully enclosed shopping ce	ntre:	
Is the building surrounded by a fence 2M mini		
Is the premises randomly patrolled by security		
Is CCTV installed:		

### Sum Insured

Buildings:

Stock

Contents

Removal of Debris

Accidental Damage



Business Interruption	Cover Is Not Required For This Section
Indemnity Period:	Weeks
Gross Profit / Revenue: \$	
Loss Of Rent: \$	
Additional Increased Cost: \$	
Claims Preparation Costs: \$	
Book Debts / Accountant Fees: \$	
Customers / Suppliers Premises ☐ Yes ☐ No	
Details If Yes:	
Voluntary Excess:	
Other Details:	
Glass Section	Cover Is Not Required For This Section ■
☐ Internal / ☐ External / ☐ Not Required	
Additional Benefits:	
Signs: \$	
Stained Glass or Fancy Glass	
Other:	
Burglary	Cover Is Not Required For This Section ■
Sum Insured	Notes
Contents	
Stock	
Combined CTS & STK	
Computers & Electronic	
Cigarettes & Tabacco	
Theft In Open Air	
Damage By Burglars	
Employees Property	
Voluntary Excess:	



Money		Cov	ver Is Not Required For This Section 🔳 🗀
Sum Insured In Transit During Business Hrs Outside Business Hrs In Private Residence In Locked Safe Damage To Safe Voluntary Excess: Liability		Notes	ver Is Not Required For This Section
Limit Of Indemnity			
	\$5,000,000	\$10,000,000	\$20,000,000
Public Liability			
Products Liability			
Other: (Specify)			
Goods In Care Custody Description Of Goods: Description Of Activities	& Control: \$ s To Be Covered By This Section:		
Products Manufactured	, Hired, Sold:		
Overseas Operations:			
If Yes:			
Import Details:			
Export Details:			



Annual Turnover:\$			
Wages: \$			
Number Of Staff:			
Number Of Working Proprie	tors:		
Subcontractors: ☐ Yes [	□No		
If Yes:			
Details:			
Details.			
Extensions Required:			
Road Testing	☐ Yes ☐ No	)	
Unregistered Vehicles	☐ Yes ☐ No	)	
Hold Harmless Agreement	☐ Yes ☐ No		
Pressure Vessels	☐ Yes ☐ No		
Asbestos Exposure	☐ Yes ☐ No	)	
Watercraft	☐ Yes ☐ No	)	
Aircraft	☐ Yes ☐ No		
Treatment Risk	☐ Yes ☐ No	)	
Othory			
Other:			
			Cover Is Not Required For This Section
Employee Dishonesty			Cover Is Not Required For This Section
Employee Dishonesty Limit Of Indemnity			Cover Is Not Required For This Section
Employee Dishonesty Limit Of Indemnity Any One Employee: \$			Cover Is Not Required For This Section
Employee Dishonesty Limit Of Indemnity			Cover Is Not Required For This Section ■
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance			Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:			Cover Is Not Required For This Section ■
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:	e: \$		Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:  Employees Responsible For	e: \$ Money:		Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:  Employees Responsible For  Employees Responsible For	e: \$  Money: Stock:		Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:  Employees Responsible For	e: \$  Money: Stock: \$ & Delivery:		Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:  Employees Responsible For  Employees Responsible For  Employees In Outdoor Sales	e: \$  Money: Stock: \$ & Delivery:		Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:  Employees Responsible For  Employees Responsible For  Employees In Outdoor Sales  Employees Paid By Commission	e: \$  Money: Stock: \$ & Delivery:		Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:  Employees Responsible For  Employees Responsible For  Employees In Outdoor Sales  Employees Paid By Commission	e: \$  Money: Stock: \$ & Delivery:		Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:  Employees Responsible For  Employees Responsible For  Employees In Outdoor Sales  Employees Paid By Commiss  All Other Employees:	e: \$  Money: Stock: \$ & Delivery:	□No	Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:  Employees Responsible For  Employees Responsible For  Employees In Outdoor Sales  Employees Paid By Commiss  All Other Employees:	e: \$  Money: Stock: s & Delivery: sion:	□No □No	Cover Is Not Required For This Section
Employee Dishonesty  Limit Of Indemnity  Any One Employee: \$  Any One Period Of Insurance  Number Of:  Directors / Executives:  Employees Responsible For  Employees In Outdoor Sales  Employees Paid By Commiss  All Other Employees:  Is Cover Required For:  Agency Personnel	e: \$  Money: Stock: s & Delivery: sion:		Cover Is Not Required For This Section



Other Details. Are					
All:					
Monies Banked Daily			☐ Ye	es 🗆 No	
Outdoor Sales, Deliveries, Collec	tions Accounted Wee	kly	☐ Ye	es 🗆 No	
Statements Sent Direct To Custo	mers		☐ Ye	es 🗆 No	
cash Books, Receipts, Bank State	ements Independantly	/ Checked Monthly	y 🗆 Ye	es 🗆 No	
Petty Cash & Wages Records Ind	ependantly Checked	Each Month	☐ Ye	es 🗆 No	
Wages Prepared & Checked By A	A Different Person		□ Ye	es 🗆 No	
Cheques Require Two Signature	S		□ Ye	es 🗆 No	
Stocks Independantly Checked I	Regularly		☐ Ye	es 🗆 No	
If No: Details:					
Machinery Breakdown			Cover Is Not Requ	ired For T	his Section $\square$
Sums Insured			•		
1) Machinery Breakdown \$	5	Any One L	LOSS		
2) Pressure Vessel Explosion \$		Any One L			
3) Deterioriation Of Stock		Any One L			
4) Increased Cost Of Working \$		Indemnity		lonths	
Specified Items		Sum Insured	Notes		
Specifica recins		ruiii iiisurcu	Notes		
Blanket Cover Schedule					
Machine Description	Numb	er Machir	ne Description		Number
Refrigeration Units Up To 4hp/3l	kw	Glassw			
Airconditioning Units Up To 4hp		Ice Mad	chines		
Electronic Cash Registers		Cloth [	Oryers & Extracters		
Microwave Ovens			nic Scales		
Roof Mounted Evaporative Air C	oolers	Refrige	eration Units Over 4hp	o/3kw	
Dishwashers			re Vessels		
Clothes Washing Machines		Boilers			
3					

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Is The Equipment:					
Regularly Serviced		☐ Yes	□No		
Owned		☐ Yes	□No		
Registered (Pressure Vessels)		☐ Yes	□No		
More Than 20 Years Old		☐ Yes	□No		
Modified From Manufacturers Spe	ecification	☐ Yes	□No		
Computer / Electronic Equ	ipment		C	over Is Not Required For This Section 🗖	
Type Of Cover:	☐ Accidenta	Damage	□ De	efined Events	
Section A) Material Damage					
Item list		Sum Insured			
Portable / Movable Equipment (Ir	ncl Laptops)				
Item list	.c. <u>_</u> ap top3,	Sum Insured			
Saction R) Purinage Interruption					
Section B) Business Interruption  Item list	Sum Insured	Ind. Peri	nd		
Increased Cost Of Working	Julii ilibuleu	illu. i Cil	Ju		
Gross Income					
Uninsured Working Expenses:					
Reinstatement Of Data					
nemstatement of Data					
General Property			C	over Is Not Required For This Section 🗖	
Type Of Cover:	☐ Accidenta	Damage		efined Events	
Unspecified Tools Of Trade (Excl N	Mobile Phones)	\$			
Limit Any One Item		\$			
Zimerary One reciti		7			



Specified Item List		Sum Insured	
Total Sum Insured		Ċ	
		\$	
Voluntary Excess: Other Details:			
Goods In Transit			Cover Is Not Required For This Section
	dental Damage		ssion & Overturning Of Conveying Vehicle
Specified Item List	-	Sum Insured	
Total Sum Insured		\$	
Geographical Limits:	☐ State Wide		
	<ul><li>☐ Australia Wide</li><li>☐ World Wide</li></ul>		
	☐ Other:		
Voluntary Excess:			



#### Your Duty of Disclosure – What you must tell the insurers

The law requires you to tell the insurer everything you know (or could reasonably be expected to know in the circumstances) which will be relevant for any insurer's decision on issuing cover. This duty applies before you enter into a contract with any insurer which includes before they receive a formal application and each time you alter or renew a policy. Each person named as the insured has the same duty.

#### **Penalties for non Disclosure**

If you do not disclose everything necessary, the insurer may Reduce or refuse to pay a claim or cancel your policy. If you act dishonestly the insurer may invalidate the policy from its beginning and not be bound by it.

#### You do not need to tell the insurer anything which;

Reduces the risk, is common knowledge, they already know or in the ordinary course of business should know or indicate they don't want to know. If you are not sure if something is relevant you should disclose it anyway.

#### The amount you are insured for and underinsurance

You are responsible for the amount you are insured for, as your broker we are not able to make any comment or recommendation regarding the value of your insured items. Underinsurance (also known as average clause or co insurance) is applicable in most insurance contracts and is a penalty to you if you are not insured for the correct value of your items. If you are not sure of the value of your items please consult professional guidance.

If you are not clear with underinsurance please do not sign this document and seek guidance from your Ausure Representative.

#### **Signature and Declaration**

- 1.) I acknowledge the duty of disclosure, underinsurance and the penalties for non disclosure have been explained to me and are clear
- 2.) I have answered each question and statement in this document are true and accurate in every respect and no information has been with held

Notes	
PREPARED BY:	CLIENT SIGNATURE: (Where Appropriate)





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## **RISK REVIEW - SURVEY PHOTOS**





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## **RISK REVIEW - SURVEY PHOTOS**