



JANUARY 2020

Marsh Asset Protect Application Form

To assist us in obtaining terms from the insurer please complete this application form and return to Marsh. Please note: Clubs who share the same club rooms and equipment may purchase Asset Protect on behalf of both clubs. Please contact Marsh on 1300 130 373 or sport@marsh.com if you require any assistance with the completion of this form or have any queries regarding the policy. For a copy of the Policy Wording, Product Disclosure Statement and Financial Services Guide, please visit www.marsh.com/au/financial-services-guide.html

CLUB DETAILS

Name of Club or Organisation:	<input type="text"/>		
ABN or ACN:	<input type="text"/>	ITC%	<input type="text"/>
Name of affiliated league:	<input type="text"/>		
Main contact person:	<input type="text"/>	Position:	<input type="text"/>
Postal address:	<input type="text"/>		
	<input type="text"/>	State:	<input type="text"/>
		Postcode:	<input type="text"/>
Contact email:	<input type="text"/>	Phone:	<input type="text"/>
Name of ground / reserve (If applicable):	<input type="text"/>		

Street address of insured property:

	State:		Postcode:

Business Description:

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Who is your current:

Insurer:		Broker:	
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What is your current insurance total cost (inc all charges & GST) \$

	Due Date:	
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CLAIMS DECLARATION

Has the club / organisation requesting coverage made a business insurance claim in the last five (5) years?	YES <input type="checkbox"/> NO <input type="checkbox"/>
If uninsured, have there been any incidents in the last five (5) years that may have resulted in claims?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Has any insurer ever declined, refused to renew or imposed special terms and conditions to any application, renewal or policy held by the club / organisation?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Has the club / organisation or anyone associated with the club / organisation ever been declared bankrupt, convicted of a criminal offence, arson, fraud or dishonesty of any kind?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Is there any additional information that may be relevant to the decision to accept the risk?	YES <input type="checkbox"/> NO <input type="checkbox"/>

If you have answered 'YES' to any of the above five questions, please provide full details including number and nature of claims, the year/s of claims and the amounts involved, on a separate document and forward to Marsh.

PROPERTY DETAILS

Walls	Roof	Floor	Linings	Age of Building

FIRE PROTECTION

Smoke detectors	Hose reels	Sprinklers	Bollards	Deadlocks fitted	Video surveillance/ CCTV
YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

SECURITY PROTECTION

Alarm System	Monitored By	Secure Line	Phone Line
YES <input type="checkbox"/> NO <input type="checkbox"/>		YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

CLUB ASSETS

It is important to consider the value of all club assets. This may include:

- Stock on hand at any one time (food, drink, other items for sale)
- Money on the premises at any one time
- Business property / training equipment (e.g. sporting equipment, clothing, pitch rollers etc.)
- Electronic equipment (TV, dvd, computers, cash registers)
- Other items (fridge, freezer, furniture, honour boards, memorabilia etc.)

LIMITS

A claim can only be made up to the maximum value of each sub limit. For example, if the club rooms are broken into and goods are stolen, the maximum amount the club can claim in this circumstance is the value that is indicated in the Burglary / Theft sum required section below. This is the case for each sub limit.

Please indicate the sum required for each section by completing the below.

MATERIAL LOSS OR DAMAGE

Covers loss or damage to property caused by fire & perils. Clubs should total the value of all club assets.

Are you required to take out insurance cover for the building housing your club / change rooms?

If "Yes", please state the new Building Replacement Value?

Yes No

The sum placed in this section becomes the maximum total aggregate of a claim.

Building

\$

If sums insured are under-estimated, claims may be reduced in the same proportion.

Stock & Contents

(including sporting equipment)

\$

GLASS

Replacement or repair to fixed internal and external glass. Include in policy

Yes No

FLOOD

Flood cover isn't automatically included in this Policy. It may be provided for an additional premium and an insurer survey may be required.

Do you wish Marsh to investigate the possibility of including flood as an insured event?

Yes No

BUSINESS INTERRUPTION

Provides indemnity for loss of profit and fixed costs of the business following loss or damage to property (caused by an insured peril or circumstance under this policy). The policy also covers the necessary 'increased costs' (beyond those costs normally paid) to continue the business. For example, if the club rooms are damaged by fire and the club is not able to trade (bar, canteen, meals), the club can be financially compensated for the lost profit and fixed cost portions of the lost income.

Note: All income is made up of three main financial constituents, profit, fixed costs and variable costs.

Profit: Profit realised after all expenses paid

Fixed Costs: Costs that continue at the same level after a property damage loss, as before the loss

Variable Costs: Costs that either stop entirely or that will diminish 'in the same proportion' as the reduction in revenue.

To calculate the correct sum required to be insured, please follow the steps below (according to the clubs last annual financial statement):

A. What is the businesses annual (financial year) revenue (gross income)? \$

B. What is the value of the Variable Costs (uninsured working expenses) of the business (if any)? \$

Calculate: A - B = Base Sum insured

If the business is expected, in your opinion, to grow or contract (Trend) over the coming 12 months, add or subtract the expected percentage variation to the above calculation.

Example:

If A = \$110,000 & B = \$10,000 Trend = 5% increase

Sum Insured	\$110,000
Less	\$10,000
Sub Total	\$100,000
Trend 5%	\$5,000
Total Sum Insured	\$105,000

Note: If sums insured are under estimated, claims may be reduced in the same proportion as the under-estimated sum required bears to the full sums insured.

Sum(s) Required

Gross Profit

\$

Additional Increased Costs of Working

\$

BURGLARY / THEFT

Covers loss by theft or attempted theft consequent upon forcible and violent entry of the premises. Stolen items could potentially include stock/merchandise, machinery, documents, computers and other office equipment.

Sum(s) Required

\$

This section includes an option to insure the Theft of alcohol and cigarettes for up to \$3,000. Is this required?

Yes No

If this cover is required please specify the sum insured required for:

Alcohol \$

Cigarettes \$

Please note the total sum insured cannot exceed \$3,000

This section includes an option to insure theft in the open air for \$5,000. Is this required?

Yes No

MONEY

Blanket cover for theft or loss of money whilst:

- In Transit anywhere in Australia or in a bank's night safe
- On the Premises during normal business hours
- On the Premises outside normal business hours (Max \$1,000)
- On the Premises whilst contained in a locked safe
- At an authorised person's residence
- Damage to safes &/or strongrooms (Max \$1,000)

Sum(s) Required

\$

ELECTRICAL & MECHANICAL BREAKDOWN

PART A

Provides cover for the costs of restoring or replacing machinery after a breakdown and/or the cost of hiring temporary machinery. Clubs typically use machinery such as freezers, fridges, hot water units and canteen / food preparation equipment.

Total Sum Required for all items

\$

\$

PART B

Deterioration of Stock

COMPUTER & ELECTRONIC EQUIPMENT BREAKDOWN

Provides cover for breakdown (sudden & unforeseen failure which requires immediate repair to enable continued operation) for computers and other electronic equipment. Examples include computers, copiers, printers and cash registers

Total Sum Required

\$

Max limit any one loss

\$

GENERAL PROPERTY

Provides cover for assets that are removed from the club premises and are taken off site (e.g. clubs will often have equipment trailers that are taken to away games.)

Sum(s) Required Excluding Laptops

\$

Laptop Description and Sums Insured required

Specific cover for theft or damage to laptop computers that are removed from the club premises and are taken off site

Items:

1.

Value

\$

2.

\$

EXCESS

We offer two options for the standard excess of your policy, please select the option most suitable to you.

Option 1 \$200 **Option 2** \$500 (by selecting this option your premium payable will be reduced)

The standard excess doesn't apply to the following situations/events:

Named Cyclone/Flood: \$5,000

Earthquake, Subterranean Fire, Volcanic Eruption: 1% of the sum insured or \$20,000 whichever is the lesser

Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the contract of insurance is entered into. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that: reduces the risk insured, or is common knowledge, or the insurer knows or should know as an insurer; or the insurer waives your duty to tell them about.

If you do not tell us something:

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

If you are in any doubt as to the extent of the duty of disclosure or whether a piece of information ought to be disclosed, just contact your Marsh Client Risk Adviser.

Marsh Collection Statement

In accordance with the Privacy Act 1988 (Cth) (and subsequent amendments) ('the Privacy Act'), we, Marsh Pty Ltd and our Associated Entities (as that term is defined in the Corporations Act 2001 (Cth)) ('Marsh') draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.
- We are collecting the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other Marsh products or services and administering payments to you. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984 (Cth), the Marine Insurance Act 1909 (Cth) or at common law.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and Marsh's Associated Entities, which are all businesses of Marsh & McLennan group of companies ('MMC').
- Your personal information may be sent to our administrative processing centres in Mumbai (India) or Kuala Lumpur (Malaysia) and to other MMC companies, insurers, reinsurers and other third party service providers (e.g. data storage providers) in the United Kingdom, Singapore, Hong Kong, the United States of America and elsewhere.
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act, you must obtain it with the individual's consent.
- We will use and disclose your personal information in accordance with our Privacy Policy. By completing this form you confirm that you have read the Marsh Privacy Policy available on our website (www.marsh.com.au) and you authorise and consent to Marsh collecting, holding, using and disclosing any personal information collected by means of the enclosed document in accordance with the terms of the Marsh Privacy Policy, including for the purposes explained in this collection statement above. If there are any inconsistencies between the terms of this collection statement and the terms of the Marsh Privacy Policy, the terms of the Marsh Privacy Policy prevail to the extent of that inconsistency. You may modify or withdraw your consent at any time. If you do not give us consent or subsequently modify or withdraw your consent, we may not be able to provide you with the products or services you want.
- You can contact our Privacy Officer by:
Email – privacy.australia@marsh.com
Phone – (02) 8864 7688
Post – PO Box H176, Australia Square NSW 1215

The advice in this form is general advice only. To help you decide if the cover suits you, please read the Product Disclosure Statement. We can provide you with further information. Please contact us to request. This insurance is arranged by Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ('MAI'). MAI are not the insurer.