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Important Notice

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.

Inadequate Space To Answer

If there is inadequate space to answer any of the questions or make any comment or you need to disclose something to us because of your Duty of Disclosure, please attach a separate piece of paper to this questionnaire giving full details of additional information.



1. THE APPLIC	ANT						
Name of applicant to be insured under this policy							
Applicant's mailing a	address						
Street							
Suburb		State	Postcode)			
ABN							
Applicant's website address							
Nature of applicant's business							
Applicant's annual sales:			AU\$				
List number of directors, officers and employees per country							
Country	Exact location/s	,	Number of directors &	Number of employees	Total		
			officers				
List overseas travel							
Country	Location/s		Number of	Number of	Average		
Country	Locationis		employees	trips	duration		
Lion the cardinart	n any of its divisions on sub-i-li-	any companies, had an estimate	rootonod ar				
Has the applicant, or any of its divisions or subsidiary companies, had an actual threatened or suspected kidnapping, extortion, wrongful detention, hijacking or child abduction incident							
within the last five (5) years?				Yes	No		



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4. DECLARATION AND SIGNATURE

I declare that I have made all necessary enquiries into the accuracy of the responses given in this proposal form and confirm that the statements and particulars in this proposal form are true and complete and that no material facts have been omitted, misstated or suppressed. I acknowledge receipt of the Important Notices and confirm that I have read and understood the Important Notices them. I confirm that I am authorised by the applicant to complete, sign, and submit this proposal form on behalf of the applicant.

I confirm that I have read and understood the Important Notices.

Signature	Date
Name (please print)	Title

Privacy Notice

Liberty Specialty Markets (Liberty) is a trading name of Liberty Mutual Insurance Company, which is a company incorporated in the United States. It is a member of Boston-based Liberty Mutual Group (LMG). Liberty Australia's head office contact details are:

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