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**PROPOSAL FORM**

[libertyspecialtymarkets.com.au](http://libertyspecialtymarkets.com.au)



**Liberty**  
Specialty Markets

## Important Notice

### Your Duty Of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under Section 21 of 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 nondisclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

### Interested Parties

We will not insure the interest of any person other than You, unless You have notified Us in writing of such interest, and the interest has been noted in the Policy.

### Cancellation Rights

The Insured may cancel their Policy at any time though when the Insured cancels their policy after the effective date of the coverage period, all premiums will be 100% earned by Liberty. Notice of cancellation must be given in writing to Liberty.

### 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 APPLICANT**

Name of Applicant

ABN Number

Registered Business Address

**2. LOCATION(S) TO BE INSURED**

Address/Name of Location

Latitude

Longitude

How to find the coordinates of a location? 1. On your computer, open Google Maps. 2. Right-click the place or area on the map. 3. Select 'What's here'. 4. At the bottom, you will see a card with co-ordinates.

**3. PERIOD OF INSURANCE**

From

To

**4. WHAT PERIL IS TO BE INSURED**

Rain

Temperature

Solar Exposure

If Rain:

If Temperature:

If Solar Exposure:

Accumulated Rain below:

mm

Temperature below:

°C

Total solar energy below:

MJ/m<sup>2</sup>

Accumulated Rain above:

mm

Temperature above:

°C

**5. LIMIT INSURED**

Limit Insured

Does Limit represent:

Gross Revenue

Costs & Expenses

Other

If other, please advise:

**6. DECLARATION AND SIGNATURE**

I acknowledge that this Application Form will form the basis on which any weather event is insured and the basis on which any loss will be paid.

I declare that I have made all necessary enquiries into the accuracy of the responses given in the 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 them. I confirm that I am authorised by the Applicant to complete, sign and submit this Proposal Form on behalf of the Applicant.

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:

Address: Locked Bag 18, Royal Exchange NSW 1225, Australia  
Phone : +61 2 8298 5800

Liberty is bound by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles when it collects and handles your personal information.

Liberty collects personal information, including from insurance brokers, in order to provide its services and products, manage claims and for purposes ancillary to its business. Liberty passes it to third parties involved in this process such as Liberty's related companies, reinsurers, agents, loss adjusters and other service providers. We may store your information with third party cloud or other types of networked or electronic storage providers. Third parties may be located locally or overseas in the United States, Canada, United Kingdom, Singapore, Hong Kong and Malaysia. Your information may be transferred to countries without comparable privacy laws if it is reasonably necessary to provide you with the products or services you seek from Liberty. If you do not provide the personal information Liberty or other relevant third parties require to offer you specific products or services, Liberty may not be able to provide the appropriate type or level of service.

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