

## Australian Campdraft Association Property Owner's/Lessee's Liability

### Application Process

- Complete all sections below and email your completed application to the associations head office

#### 1) Contact Details

Club Name: <i>Including any individual and any registered business name</i>		
Contact Name:		
Address:		
City:	State:	Post Code:
Phone Number:	Email:	
Website:		
ABN:		

#### 2) Address of Property

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#### 3) Is the property owned or leased by the club?

Is the property owned or leased by the club?	<input type="checkbox"/> Owned
	<input type="checkbox"/> Leased

#### 4) Facility Hire

Does the club hire out the grounds to third parties?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the club check all third parties hold their own liability insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

#### 5) Premises

Please provide a full description of what infrastructure is on the property: <i>(Types of buildings, arena, amenities ... etc)</i>

**6) List of activities that are conducted by the club at the premises throughout the year:**

*(Please note: Failure to list all activities may result in not all activities being covered under the insurance policy)*  
*(Activities may include: maintenance, working bees, camping etc.)*

Activity	Currently insured Through Association	
	Yes	No
Campdrafts	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Training Days	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Working Bees	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Facility Hire	<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

**7) Public Access**

Do the public have access on the grounds 24x7?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do the members have access on the grounds 24x7?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are the public allowed to ride motorbikes or dirt bikes on the grounds?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are the grounds available for camping?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**8) How is the property secured/access restricted?**

*Please provide a full description:*  
*(Locks, gates, warning signs etc)*

**9) Declarations (Answer all questions)**

After investigation, are you aware of any circumstances which could give rise to a claim under the proposed policy and which are not mentioned above?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
Have you ever had your public liability insurance cancelled, declined non-renewed, or special terms imposed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
Have you ever been convicted of a criminal offence, been declared bankrupt or had your business placed in liquidation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details	
<b>NSW Stamp Duty Exemption for Small Business</b> I declare that the proposed insured is a small business with a turnover of less than AU\$2 million in the last financial year. Note that if No is selected or the question is left blank, in accordance with Ch 8, Pt 5A of the Duties Act 1997 (NSW), from 1 January 2018 LIU will charge stamp duty on risks that 1) occur within or partly within NSW or 2) cover NSW property.	<input type="checkbox"/> Yes <input type="checkbox"/> No

**I, the undersigned, declare and acknowledge:**

- that I am, after enquiry, authorised by all person(s) or entities seeking insurance, to make this proposal;
- that after enquiry, all information supplied in this proposal and any supporting documents attached to this proposal or supplied separately, is true and correct and I have not withheld any material information from this proposal
- that this proposal and any accompanying documents shall form or partly form the basis of the contract proposed.
- that until a Contract of Insurance is entered into, I am obliged to inform Liberty Specialty Markets of any changes to any information supplied or of any new information that is relevant;
- that I understand Liberty Specialty Markets relies on the accuracy of the information and documentation supplied proposing for this insurance;
- that I have read and understood the Important Notices which form part of this proposal;
- that I understand that no insurance is in force until a Contract of Insurance is entered into, which is upon the Proposer's acceptance of an offer by Liberty Specialty Markets, if any:

Name:	Title:
Signature:	Date:
ASSOCIATION OFFICE USE ONLY	
ASSOCIATION Approval	

## Privacy Notice

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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.

If you wish to gain access to or correct your personal information, make a privacy complaint, or if you have any query about how Liberty collects or handles your personal information please write to Liberty's Privacy Officer at the address above or by emailing: [privacy.officer.ap@libertyglobalgroup.com](mailto:privacy.officer.ap@libertyglobalgroup.com). To obtain a copy of Liberty's Privacy Policy go to Liberty's website ([libertyspecialmarkets.com.au](http://libertyspecialmarkets.com.au)) or request a copy from Liberty's Privacy Officer.

When you give Liberty personal or sensitive information about other individuals, Liberty relies on you to provide its Privacy Notice to them. If you have not done this, you must tell Liberty before you provide the relevant data.

## Important Notices

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### 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.

### Comment

The requirement of full and frank disclosure of anything which may be material to the risk for which you seek cover (eg. claims, whether founded or unfounded), or to the magnitude of the risk, is of the utmost importance with this type of insurance. It is better to err on the side of caution by disclosing anything that might conceivably influence the insurer's consideration of your proposal.

### Subrogation Agreements

Where another person would be liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, the insurer will not cover you under the policy for any such loss or damage.

### Role of Affinity Insurance Brokers

In arranging this insurance, Affinity Risk Partners (Brokers) Pty Ltd t/as Affinity Insurance Brokers ("Affinity") is acting under an authority given to it by Liberty Mutual Insurance Company t/as Liberty Specialty Markets ("Liberty") and is acting as Liberty's agent and not as your agent.

### 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.

**Affinity Risk Partners (Brokers) Pty Ltd T/As Affinity Risk Management**

Level 1, 1265 Nepean Hwy, Cheltenham Vic. 3192 PO Box 601, Moorabbin, Vic. 3189

ABN: 15 091 944 580      AFS No: 241185