

Property Insurance




Equestrian Clubs Property Insurance – Application Form

Summary of Cover (refer to the policy wording for full terms and conditions)

To obtain a quotation complete and return the application to Aon Risk Services Australia Limited GPO Box 514
ADELAIDE SA 5001 or fax to (08) 8301 1196

CLUB NAME					
CLUB ADDRESS					
POSTAL ADDRESS					
PHONE NO:		FACSIMILE NO		CONTACT NAME	
POLICY SECTION	PARTICULARS OF COVER			SUMS INSURED	
Fire and Perils	Fire, Lightning, Explosion, Earthquake, Impact, Riot, Civil Commotion, Malicious Damage, Storm, Tempest. Excess: Earthquake as shown in the policy Named cyclone \$10,000 All other claims \$100 <i>Sums Insured should represent the new replacement values of buildings and contents</i>			Situation of Premises (where property to be insured is located) <hr/> Construction of Buildings Walls _____ Roof _____ Floors _____ Building cover required Yes / No Sum Insured \$ _____ Contents cover required Yes / No Sum Insured \$ _____	
	Optional Extensions Accidental damage to buildings and contents located at the insured premises. Maximum Sum Insured : \$10,000 Excess \$250 each and every claim Storm Damage to jumps, railings & judges boxes owned by the Club Maximum Sum Insured \$10,000 Excess \$500 each and every claim			Optional Extensions Accidental Damage cover required Yes / No Sum Insured \$ _____ Storm damage to jumps etc required Yes / No Sum Insured \$ _____	
Glass	The cost of repairing or replacing any internal or external glass at the insured location. Excess \$100 each and every claim			Glass cover required Yes / No	
Money	Loss or damage to money which is current coin, bank notes or negotiable instruments such as cheques, vouchers, tickets. Excess \$100 each and every claim			Money cover required Yes / No Blanket cover in transit, on premises during business hours, on premises outside business hours from a locked safe only and in private residence	

General Property	<p>Accidental physical loss or damage to specified items anywhere in Australia</p> <p>Maximum Sum Insured \$5,000 for tools and equipment (no electronics) and \$5,000 for computers and other electronic equipment</p> <p>Excess \$250 each and every claim</p>	<p>General Property cover required Items to be specified below</p> <p>1. _____ \$ _____</p> <p>2. _____ \$ _____</p> <p>3. _____ \$ _____</p> <p>Yes / No</p>
Burglary/Theft	<p>Burglary of Contents from locked premises following forcible and violent entry</p> <p>Maximum Sum Insured \$20,000</p> <p>Excess \$250 each and every claim</p> <p>Optional Extension Theft of contents in the open air. Maximum Sum Insured : \$5,000</p> <p>Excess \$250 each and every claim</p>	<p>Burglary cover required</p> <p>Sum Insured \$ _____</p> <p>Optional Extension Theft in the open air cover required</p> <p>Sum Insured \$ _____</p> <p>Yes / No</p>
Motor Vehicle	<p>Loss or damage to unregistered vehicles, tractors etc</p> <p>Maximum Sum Insured \$25,000</p> <p>Excess \$100 each and every claim</p>	<p>Motor Vehicle cover required</p> <p>Items to be covered</p> <p>1. _____ \$ _____</p> <p>2. _____ \$ _____</p> <p>3. _____ \$ _____</p> <p>Yes / No</p>
Claims History	Have you suffered any loss or damage to property, whether you made an insurance claim or not, or had any claims made against you in the last 5 years?	
Date of Loss	Details of Loss	Amount Paid
Other Covers	<p>For any other insurance requirements or if higher sums Insured are required contact :</p> <p> Equine Service Team Aon Risk Services Australia Limited Freecall : 1800 806 493 Email: equestrian@aon.com.au</p>	

Duty Of Disclosure – Before you enter into a contract of general insurance with any Insurer, you have a duty, under the Insurance Contracts Act 1984 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 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 any disclosure of any 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 their business, ought to know;
- As to which compliance with your duty is waived by the Insurer.

Examples of information which are relevant to insurers are:

- (i) past claims experience
- (ii) a cancellation of a previous insurance policy or refusal by an insurer to renew a policy previously held by you
- (iii) any unusual features of the subject matter of the insurance which might increase the likelihood of a claim under the policy

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact our office.

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.

Privacy – Aon has always valued the privacy of personal information. When we collect, use, disclose or handle personal information, we will be bound by the Privacy Act 1988. If you would like a copy of our Privacy Policy, or wish to seek access to or correct the personal information we collected or disclosed about you, please telephone or email your Aon contact or access our website www.aon.com.au. I/we furthermore authorise the Underwriter to collect or disclose any personal information relating to this insurance to/from any other Insurers or insurance reference service.