

**New Tour Guide - Insurance Declaration Form – 2021/2022**

**YOUR DUTY OF DISCLOSURE**

Before you enter into a contract of general insurance and up until the commencement of the insurance, you have a duty, under the Insurance Contracts Act 1984, to tell the underwriter anything that may affect the underwriters’ decision whether to insure you and on what terms. You must tell the underwriter about anything that you know, or could be reasonably expected to know taking into account the nature and extent of the insurance cover to be provided and the class of persons who would ordinarily be expected to apply for such insurance cover. For Eligible Contracts (involving individuals purchasing insurance for motor vehicles with carrying capacity under 2tonne, motorcycle, home building and contents, residential strata, travel, personal accident and sickness and consumer credit) the above duty only applies to questions asked of you by the underwriter. In answering any such questions you must tell them anything that you know and that a reasonable person in the circumstances would include. You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell the underwriter anything that: reduces the risk to be insured or that is of common knowledge; or, in the ordinary course of business, ought to know; the underwriter has waived your duty to tell them about.

**1. Insured name**:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**2. ABN/ACN**:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Website**:www.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**3. Business Address:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**4. Phone**:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Email**:.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**5. Total Staff Numbers:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Staff** | **Numbers** | **Staff** | **Numbers** |
| Directors |  | Employees |  |
| Volunteers |  | Other/contractors |  |
|  |  | **TOTAL STAFF** |  |

**6. Activities:**

Do you engage in any activities **other than** the following? NO YES

* General tour guiding activities including:
* Meet & Greets
* Locality Orientation
* Sightseeing, Day, Special Interest, Coach & Extended tours
* Walking & Cycling tours
* Domestic & International Touring
* Services for Meetings, Conferences & Exhibitions
* Language guiding & translation services
* Driver guiding
* Photography Tours

**8. Business Information:** (please circle your response)

Do your tours involve multi day expeditions where you’re fully responsible as a

tour operator for planning, booking accommodation, arranging transport etc.? NO YES

Do your tours involve the use of a vehicle which you own/hire/lease? NO YES

Do your tours involve the use of equipment which you supply for participants

such as bicycles & helmets? NO YES

Do you perform any tour guiding activities outside of Australia? NO YES

Are you required to list any “interested parties” on your insurance certificate? NO YES

If yes to any of the above, please provide details:

**9. Further Activities** (please circle your response)

Do your tours involve any hazardous activities such as the following? NO YES

Abseiling, boxing, bungee jumping/running, canoeing, diving, fairground rides, go karts, hang gliding, horse riding, jet skiing, kayaking, kite surfing, motor racing, offshore activities, parachuting, paragliding, physical team building exercises, power boating, quad biking, rock climbing, sailing, scuba diving, segways, skiing/snowboarding, sky diving, shooting, surfing, survival training courses, water skiing, white water rafting, wind surfing, zorbing etc.

Does your business involve the use of Contractors or Sub-Contractors? NO YES

If yes to any of the above, please provide details

**7. General Information:** (please circle your response)

Are you aware of any incidents which may result in a claim being made against you? NO YES

Have you, or any directors of your business made a claim under a Public Liability or

Professional Indemnity insurance policy in the past 5 years? NO YES

Have you, or any directors of your business ever been convicted of a criminal

offence or declared bankrupt? (excluding speeding/parking fines) NO YES

**10. Declaration**

I hereby certify this document is true and correct to the best of my knowledge, and I have read and understood the duty of disclosure above, and the financial services guide (FSG) and important notices listed below

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name (please print)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Important Notices**

Subrogation Rights: If you have entered into an agreement which excludes or limits your right to recover part or all of any loss or damage from another party, or if the agreement agrees to insure or indemnify another party, the insurer will not cover you for that loss or damage under the policy

FSG – Available at <https://tresidders.com.au/>

Privacy Policy - <https://tresidders.com.au/wp-content/uploads/2018/07/TIG-Privacy-Policy-Statement-Website-V1.pdf>

**10. Declaration**

I hereby certify this document is true and correct to the best of my knowledge, and I have read and understood the duty of disclosure, financial services guide (FSG) and important notices.

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name (please print)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_