

**Existing Tour Guide - Insurance Declaration Form**

# 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**:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

1. **Business Address:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Phone**:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Email**:.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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| **General Information:** (please circle your response)      In respect to Public Liability, Professional Indemnity and Management Liability insurance, are you aware of any incidents which:     1. Has occurred in the last 5 years and may result in a claim being made against   this policy which has not yet been reported you you? NO YES     1. Has occurred in the last 5 years and may result in a claim being made against   a previous insurer which has not yet been reported by you? NO YES     1. Has occurred in the last 5 years and resulted in a claim being made against   you under a previous insurance policy? NO YES    In the following 12 months do you anticipate any changes to the turnover and/or member or  participant numbers stated in your renewal quotation? NO YES    Do you require any changes to the current levels of cover stated in your renewal quotation? NO YES    Have you even been convicted of a criminal conviction or been declared bankrupt? NO YES    Are you aware of any incidents which may result in a claim being made against the policy  which has not been reported by you in the past 5 years? NO YES |

**IF YOU HAVE ANSWERED ‘YES’ TO ANY OF THE ABOVE QUESTIONS, PLEASE COMPLETE SECTION 2 (RENEWAL INFORMATION) AND SECTION 3 (GENERAL DISCLOSURE)**

**IF YOU HAVE ANSWERED ‘NO’ TO ALL OF THE ABOVE QUESTIONS, PLEASE COMPLETE SECTION 3**

**(GENERAL DISCLOSURE) ONLY.**

**SECTION 2 - RENEWAL INFORMATION**

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

**Activities:**

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

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| --- |
| **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: |

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| --- |
| **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 |

**SECTION 3 - GENERAL DISCLOSURE**

**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 above, and the financial services guide (FSG) and important notices listed below

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

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