

Market Stallholder Public and Products Liability Application

IMPORTANT NOTICE:

- Please answer all questions in full. Where appropriate, please tick the yes or no box that best indicates your reply
- If there is insufficient space, please provide further details on your letterhead
- All attached documents form part of this Proposal

Insured Name:			
Address:			
		State:	P/code:
Contact Details:	Phone:		Mobile:
	Email:		Website:
Business Details			
Estimated number of markets per year?			
Estimated turnover for the next 12 months?			
Do you import any goods? If so please provide product details and country of origin.			
Details of the products sold:			
General Information			
If you answer "yes" to any of the questions below, please provide full details including the name of the insurer, dates, amounts in dollars and reason for cancellation			
In the past 5 years have you;			
1. made any claim(s) for public and products liability Insurance			<input type="checkbox"/> Yes <input type="checkbox"/> No
2. had any insurance declined or cancelled, application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer?			<input type="checkbox"/> Yes <input type="checkbox"/> No
3. had any incidents or accidents occur, or suffered any loss or damage which would have been covered by the proposed insurance policy?			<input type="checkbox"/> Yes <input type="checkbox"/> No
4. aware of any incidents which you have not made a claim on your insurance policy?			<input type="checkbox"/> Yes <input type="checkbox"/> No

Duty of Disclosure

Section 21 of the *Insurance Contracts Act 1984* provides that before you enter into a contract of general insurance with an insurer, you have a duty 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, upon 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 of disclosure is waived by the insurer.

If you do not tell us

If you fail to comply with your duty of disclosure, Underwriters 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, Underwriters may also have the option of avoiding the contract from its beginning.

Declaration by Insured Person

I declare that:

- I have read and understood the Duty of Disclosure and I am authorised on behalf of the Applicant(s) to make this Application
- Where I have provided information about another individual, I declare that the individual has been made aware of that fact and of the ProRisk Privacy Statement.
- I authorise ProRisk to collect from and disclose to other insurers or insurance or credit reference services any personal information relating to this insurance or claims under this insurance.
- I confirm that the statements and information in this Application are true and complete.
- I acknowledge that, if a contract of insurance is entered into, this Application and any accompanying documents will form the basis of the contract.

Sign:	Date: / /	Print Name:
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