



BASKETBALL STADIUM INSURANCE QUOTATION FACT FINDER

- **Property Insurance**
- **Personal Accident Sports Injury Insurance (for Non Basketball Activities)**
- **Public & Products Liability (for Non Basketball Activities)**



H O R S E L L

**HORSELL INTERNATIONAL PTY LTD
INSURANCE BROKERS ADVISORS & MANAGERS**



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TELEPHONE (02) 9247 1700 FACSIMILE (02) 9247 1733

ABN 65 003 922 487 AFS LICENCE No 235130

CONTACT DETAILS

INSURED
QUESTIONNAIRE COMPLETED BY	(your name)
POSITION / TITLE
PHONE:
FAX:
EMAIL:
MOBILE:

NOTE: PLEASE RETURN ORIGINAL OF THIS DOCUMENT TO:

Lorraine Kizana
Horsell International Pty Limited
P.O. Box N661
GROSVENOR PLACE NSW 1220

Fax: (02) 9247 1733
Email: kizana@horsell.com

Should you require any assistance or clarification please do not hesitate to contact Lorraine on (02) 9247 1700 or toll free 1300 722 990.

GENERAL INFORMATION

It is **essential** that the following information be as complete and accurate as possible.

It is on this data underwriters will base their premium requirements; cover will be provided; and your duty of disclosure should be fulfilled.

Insured name/owner of property:

Are you a GST registered business? Yes No

What is your A.B.N?

What percentage of GST of your insurance premium do you claim as input tax credit?

Location(s) to be insured:

1)
 Street Suburb State

2)
 Street Suburb State

3)
 Street Suburb State

1) Do You:

Own the location Yes No

Occupy the location Yes No

Lease or hire the location to others Yes No

If Yes:

Only for Basketball Activities Yes No

If No, please specify activities location used for:

.....

.....

.....

.....

.....

Is there a mortgage on any of the properties? Yes No

Is there any other party required to be nominated on the policy? Yes No

If Yes:

Please specify

.....

.....

.....

CURRENT INSURANCE DETAILS

Name of current Insurance Broker

Expiry date of current insurance program

Policy Class (i.e Property Liability)	Name of Insurer	Total Premium Paid

PROPERTY INSURANCES

(Please specify the Sums Insured you require)

FIRE & PERILS

	SUM INSURED
Building Sum Insured	\$.....
Leasehold Improvements	\$.....
Contents Sum Insured	\$.....
Stock Sum Insured	\$.....
Customers / Players / Visitors Goods	\$.....
Current Excess	\$.....

BURGLARY INSURANCE

Contents Sum Insured	\$.....
Stock Sum Insured	\$.....
Customers / Players / Visitors Goods	\$.....

BUSINESS INTERRUPTION

Gross Profit Sum Insured	\$.....
Additional Increased Cost of Working	\$.....
Claims Preparation Fees	\$.....
Dual Wages	\$.....
Indemnity Period	6, 12, 18, 24 mths (please circle)

MONEY

During Business Hrs	\$.....
Outside Business Hrs not in safe	\$.....
Outside Business Hrs in safe	\$.....
In Transit or Private Residence	\$.....

GLASS INSURANCE

Internal/External Glass	\$.....	or Replacement Value
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MACHINERY BREAKDOWN

Sum Insured any one claim \$.....

Please list all equipment to be insured:

	<u>Description</u>	<u>Age</u>	<u>HP</u>	<u>Sum Insured</u>
1)
2)
3)
4)
5)

ELECTRONIC BREAKDOWN

Sum Insured any one claim \$.....

Please list all equipment to be insured:

	<u>Description</u>	<u>Age</u>	<u>HP</u>	<u>Sum Insured</u>
1)
2)
3)
4)
5)

GENERAL PROPERTY

(Covers property Australia wide for Fire & Perils, Collision Damage & Theft from locked vehicle or premises).

Please list all items requiring cover:

<u>Description</u>	<u>Sum Insured</u>
.....
.....
.....
.....
.....

FIDELITY GUARANTEE

(Theft by employees)

Sum Insured \$.....
(any one claim / employee)

Please advise number of full time equivalent employees:

OTHER INSURANCE NOT MENTIONED ABOVE

..... \$.....
..... \$.....

CONSTRUCTION & SECURITY DETAILS

Please complete the following details for the location insured or if you are insuring the contents please answer the quotation below relating to the building to where the contents are stored.

Location	CONSTRUCTION					FIRE		
	Use	Floor	Walls	Roof	Age	Sprinkler	Fire Hydrants / Extinguisher	Smoke detector / alarms
1								
2								
3								

Location	SECURITY <small>(please circle as appropriate)</small>				
	Alarm	Door Security	Window Security	Is Property	Other Security Measures
1	Monitored Local No Alarm	Deadlocks Padlocks Standard Locks	Bars/Mesh Safety Glass No Windows Standard Glass	Fully Fenced	
2	Monitored Local No Alarm	Deadlocks Padlocks Standard Locks	Bars/Mesh Safety Glass No Windows Standard Glass	Fully Fenced	
3	Monitored Local No Alarm	Deadlocks Padlocks Standard Locks	Bars/Mesh Safety Glass No Windows Standard Glass	Fully Fenced	

Any Other Protection Measures

.....

Are there any properties adjoining the premises within 10 metres Yes No

If Yes:

Please advise the occupations of premises

.....

COURTS

How many basketball courts are in the premises

COOKING FACILITIES

Do you have any deep fryers etc? Yes No

If yes, how many and are they connected to a flue?

.....

PREVIOUS LOSS HISTORY

Have you made an insurance claim in the last 5 years? Yes No

If Yes, please provide details below

Date of Claim	Brief Description of Loss	Amount Paid	Insurer

PUBLIC & PRODUCTS LIABILITY

HIRING OUT OF FACILITIES

Do you hire out your property to other organisations / sports (i.e martial arts or indoor soccer etc)? Yes No

If yes, please advise to whom if they have their own liability insurance.

ACTIVITY	DO THEY HAVE LIABILITY INSURANCE?	
.....	<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

IN HOUSE ACTIVITIES

Do you run any activities / sports yourself at your location other than basketball (i.e. in house netball competitions and volleyball games that are not part of a group association).

If yes, please list the activities and the number of teams or if this is not available then the number of participants.

Activity	No of Teams / Participants (Please indicate if number represents teams or participants).

TURNOVER

Please advise your annual turnover (what you estimate for the forthcoming 12 months).

1) Turnover relating to basketball activities	\$
2) Turnover relating to hiring out your facilities to others	\$
3) Turnover relating to in house activities other than basketball	\$
TOTAL	\$

WAGES

What is your total annual wage roll? \$

FOOD & DRINK

Are your premises licensed to sell alcohol Yes No

Apart from food and drink items do you sell any other products Yes No

If yes, please advise what products are sold and the estimated annual sales.

PRODUCT	ESTIMATED ANNUAL SALES
.....	\$
.....	\$
.....	\$
.....	\$

CHILD MINDING

Do you have any child minding facilities? Yes No

If yes, we will need you to complete a further questionnaire if you would like liability insurance to cover the child minding activities.

PREVIOUS LOSS HISTORY

Date of Claim	Brief Description of Loss	Amount Paid	Insurer

PERSONAL ACCIDENT / SPORTS INJURY INSURANCE

Do you run in house activities / sports other than basketball that you would like to cover for Personal Accident / Injury?

Yes No

If yes, please advise the name of the activity / sport and the number of teams or if this is not possible the number of participants.

Name of Activity / Sport	No of Teams / Participants (Please indicate if number represents teams or participants).

Do you have Personal Accident / Sports Injury Insurance currently?

Yes No

If yes, please advise the current benefits and limits.

Benefit	Limit \$
Capital Benefits	
Non Medicare Medical	Amount per injury \$..... Excess \$.....
Loss of Income	Weekly Benefit Benefit Period Excess
Parents Inconvenience Allowance	

PREVIOUS LOSS HISTORY

Date of Claim	Brief Description of Loss	Amount Paid	Insurer

DUTIES OF DISCLOSURE

To ensure protection you have various duties both before you enter into a new insurance contract or whenever your risk changes. Failure to observe these duties could lead to the rejection or diminution of an otherwise proper claim.

Insurance Contracts Act 1984

The law relating to insurance was amended by the Insurance Contracts Act 1984.

By virtue of this legislation we are obliged to advise you of certain duties and limitations which apply to the policy(ies). The following statements pertaining to disclosure and non-disclosure are in the form as prescribed in the Regulations insofar as they concern Contracts of General Insurance.

The words "before you enter into a contract of insurance" hereunder include:

- the initial contract
- an interim contract of insurance such as a placing slip or cover note
- the making of an agreement by the parties to a contract of insurance to renew, extend or vary that contract
- the reinstatement of a previous insurance

The 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, 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 or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of a 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 his 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 his 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.

N.B. The disclosure is especially important in matters relating to the physical risk, past claims, cancellations of insurance covers, the imposition of increased premiums etc. and any matters that might affect the acceptance of the risk (such as insolvency or criminal convictions).

Your duty of disclosure must be taken seriously as it may affect your right to claim. Disclosure is not limited to matters applying to the insured named in the policy but includes other past businesses or private insurances.

The Average Clause (under insurance)

Many policies contain a Co-insurance (or average) provision whereby you may be required to bear a rateable proportion of the loss in the event that the sum insured is less than the value of the insured property at the commencement of the insurance. Sums insured should be such as to ensure you are not penalised by this provision.

Hold Harmless Agreements Contracting Out Removal of Subrogation Rights

You will prejudice your rights of a claim if, without prior agreement from your insurer, you make any agreement that may prevent the insurer from recovering the loss from a third party.

These "hold harmless" clauses are often found in leases, in maintenance or supply contracts (eg. from burglar alarm or fire protection installers), building or repair contracts and sales agreements. If you are in doubt consult us.

This notification requirement applies to all Property insurances and also to Public Liability insurance. It has a special connotation in Products Liability where you must not without the insurer's agreement, indemnify or hold a supplier harmless.

Insuring the Interest of Other Parties

If you require the interest of any additional parties to be covered you MUST request this. Most policy conditions will exclude indemnity to other parties (eg. mortgagees, lessors, principals etc.) unless their interest is properly noted on the policy.

Utmost Good Faith

Insurance contracts are subject to the doctrine of Utmost Good Faith and this is part of the Law.

Utmost Good Faith must be strictly adhered to by both parties and if you fail to do so, you may prejudice any claim.

Change of Risk or Circumstances

It is our duty as Brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes and developments to your business or circumstances.

It is imperative you advise us of location changes, of new business activities, radical departure from your normal form of business or change in products as such have a tremendous bearing on the adequacy of your insurance program. Your insurers have assessed and accepted your risks on the basis of information given - any variation of those details could lead to an uninsured loss if they are not disclosed.