



#### **Brisbane**

Lvl 1, 99 Melbourne Street, South Brisbane QLD 4101  
PO Box 2780, Brisbane QLD 4001  
Ph: (07) 3237 8636 Fax: (07) 3237 8699

#### **Sydney**

Lvl 14, 100 Miller Street, North Sydney NSW 2060  
PO Box 6124, North Sydney NSW 2059  
Ph: (02) 8913 1740 Fax: (02) 8913 1799

#### **Melbourne**

8 Regina Street, Wheelers Hill VIC 3150  
Locked Bay 6009, Wheelers Hill VIC 3150  
Ph: (03) 9561 2066 Fax: (03) 9561 2099

[www.altiorachildcare.com.au](http://www.altiorachildcare.com.au)

## **What limits of cover do you need?**

All childcare service providers should have Public Liability Insurance to protect them against claims for Personal Injury or Property Damage caused by an Occurrence in connection with their childcare service.

NB: If you have or are applying for a Funding Agreement through the Department of Employment, Education and Workplace Relations (DEEWR) you are required to have a minimum of \$10 million Public Liability Insurance and \$5 million Professional Indemnity Insurance.

### **Why do you need Public Liability Insurance**

Imagine if a baby fell off the change table because the carer was distracted by another child, and suffers a permanent head injury. The amount of this claim could be for millions of dollars as the child would need to be compensated for the permanent effect such an injury will have on the rest of their life. The Altiora Childcare Public Liability Insurance protects your childcare service if you, your employees, work experience students or volunteers are held legally liable for third party Property Damage, Personal Injury to children in care or Personal Injury to persons associated with your childcare service.

### **Errors and Omissions**

Covers legal liability for claims arising from a breach of professional duty.

Errors and Omissions will cover you if someone sues you because they have suffered personal injury or property damage as a result of your professional advice. To be considered professional advice you must be paid by the parent to provide expert advice that they may rely on to do something or not do something.

When considering if you need this type of cover, ask yourself what professional advice you could give to a parent about their child that would cause the child to be injured or their property to be damaged.

If you believe that the parent's are paying you to provide professional advice that may result in the above then we recommend that you take out errors and omissions insurance. If the parents are not paying you to provide professional advice then it is unlikely that you would need to take out errors and omissions cover.

If you believe the parent's are paying you to provide professional advice that would cause them to suffer a financial loss then we recommend you take out a professional indemnity policy. Errors and Omission does not cover financial loss as a result of professional advice.

### **Arranging Cover**

We recommend that you download and read the policy wording and our Financial Services Guide before arranging cover. To arrange cover, please complete the following proposal and return to the applicable address above:

- Altiora Childcare Sydney looks after NSW and ACT
- Altiora Childcare Brisbane looks after QLD, NT and WA
- Altiora Childcare Melbourne looks after VIC, SA and TAS

Once we receive the completed proposal form we will submit your application to the Insurer for approval. Please note that the Insurer must approve your application before cover can commence. We will then send you your insurance documentation and invoice. If you have any questions, please contact our childcare insurance team to discuss.

Altiora Childcare is managed by Austcover Pty Ltd ABN: 46 073 425 662 AFS Licence No: 241799. We recommend Altiora Insurance Solutions Pty Ltd (AIS) as an insurance provider. As members of the same corporate group we may benefit from this recommendation as it improves the profit of the group.

**Sydney**

Lvl 14, 100 Miller Street, North Sydney NSW 2060  
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**Brisbane**

Lvl 1, 99 Melbourne Street, South Brisbane QLD 4101  
PO Box 2780, Brisbane QLD 4001  
Ph: (07) 3237 8400 Fax: (07) 3237 8499

## COMMUNITY SECTOR BROADFORM LIABILITY PROPOSAL

**Period of Insurance**  to  At 4.00pm

**Important Notices**

**YOUR 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 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 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 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.

**PREVENTING OUR RIGHT OF RECOVERY**

Where another person is liable to compensate You for any loss, damage or liability which is covered by this Policy but You have agreed not to seek recovery of any monies from that person, we will not cover You under this policy for that loss, damage or liability.

**PRIVACY**

We are committed to protecting Your privacy. We only use the personal information You give us to quote on and insure Your risks. We only give personal information to:

- our underwriters (and their representatives);
- our reinsurers (and their representatives); and
- people we appoint to assist us with any claims under Your policy.

We will not trade, sell or rent Your information.

If You don't give us complete information, we cannot properly quote for Your insurance and we cannot insure You. You can check the personal information we hold about You at any time.

If You give us personal information about anyone else, we rely on You to notify them:

- that You will give Your information to us;
- to whom we may give the information;
- the purposes for which we will use the information; and
- that they can access the information.

If the information You give us about someone else is sensitive, we rely on You to obtain their consent to disclosing it to us for the uses, and disclosure to the parties, we refer to in this statement.

For a full statement of our Privacy Policy, ask for a copy.

**Name of Insured**  
(incl. all Subsidiary Companies)

**Postal Address**

**Suburb / City**

**State**

**Postcode**

**ABN**

**Taxable (GST Input)**

 %

**Are You Stamp Duty Exempt? (If yes, please attach a copy of the exemption certificate)**

Yes  No

**Your Contact Details**

Name			
Private Phone	( )	Business Phone	( )
Facsimile	( )	Mobile	
Email			

Website:  Years in Business

**Business Premises**

1.	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
2.	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
3.	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
4.	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
5.	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>

Interested Parties

Above Parties Interest

Limit of Liability Required \$

Additional Covers:

Criminal Defence Expenses  Yes  No

Errors & Omissions  \$1,000,000 Sum Insured  \$2,000,000 Sum Insured

\$5,000,000 Sum Insured

Please describe Your Business Activities

Operation Hours / Days

**Underwriting Information**

Please provide Your actual total Turnover for the previous Period of Insurance (including Govt. Grants/Subsidies, Fees, Sales or Other) \$

Please provide Your estimated total Turnover for the coming Period of Insurance (including Govt. Grants/Subsidies, Fees, Sales or Other) \$

Please provide details of Your estimated Turnover as a percentage per State.

ACT	%	NSW	%	NT	%	QLD	%
SA	%	TAS	%	VIC	%	WA	%

Do You have suitable first aid equipment?  Yes  No

Are personnel appropriately trained in its application?  Yes  No

Do You require cover for Contract Carers?  Yes  No

If Yes, please advise:

Name	Experience	Certification

Do You organise or manage Camps?  Yes  No

If Yes, please advise:

Destination	Duration	No. of Participants

Do You organise or manage any Adventure Activities? e.g. Abseiling, Rock Climbing, Canyoning.  Yes  No

Activity	Duration	No. of Participants

If Yes, please advise:

Are all participants (or their guardians) made aware of the dangers before participating?  Yes  No

Do You ensure that disclaimers are signed prior to participation?  Yes  No

Do You provide housing or accommodation?  Yes  No

No. of Beds	Purpose of Accommodation

If Yes, please advise:

Do You comply with all relevant Australian / Zealand Standards and legislation that pertains to Your Business?  Yes  No

Does all equipment conform with appropriate Australian / Zealand Standards and legislation and regulations?  Yes  No

Do You have an active Emergency Evacuation plan?  Yes  No

Do You have a written cleaning procedure and log?  Yes  No

Do You have a written maintenance and service programme and keep a log of same?  Yes  No

Do You keep and maintain an incident report procedure and log?  Yes  No

Do You have a written Risk Management programme?  Yes  No

Do You have the appropriate current accreditation in Risk Management and Occupational Health and Safety?  Yes  No

Do You and all Your employees, contractors and subcontractors comply with relevant Child Protection Legislation?  Yes  No

Do You utilise the services of contractors/ subcontractors?  Yes  No

If Yes, what services do they provide?

What are the estimated payments to contractors/ sub contractors? \$

Do You keep and maintain a written record of their Public Liability insurance? (This should carry a minimum limit of \$10,000,000 with an authorised Insurer.)  Yes  No

**Insurance Declaration and Claims History**

Your Current Insurer  Expiry Date

Have You or any other party noted as the Named Insured ever had insurance refused or cancelled or has any Insurer ever imposed special terms, conditions or restrictions on Your policies?  Yes  No

If "Yes", please provide full details (if insufficient room continue on a separate sheet)

Detail all insurance claims made in the last five years. Please include dates and amounts (if insufficient room continue on a separate sheet)

Are You aware of any uninsured losses or unreported incidents that may give rise to a claim? (if insufficient room continue on a separate sheet)

a) Has there been, or is there now pending, any action, litigation or other proceedings (Criminal or Civil) against any proposed Insured Person, in their capacity as a director, officer, secretary, board or committee member or employee of either the Named Insured or any other company, organisation, association or trust?  Yes  No

- b) **Has there been or is there now pending any investigation, examination, inquiry or other proceedings in relation to the affairs of the Named Insured?**  Yes  No
- c) **Do any circumstances exist that may give rise to any event described under a) or b) above?**  Yes  No
- d) **Have You or any partner(s), board or committee member(s) of the business ever been declared bankrupt?**  Yes  No
- e) **Have You or any partner(s), board or committee member(s) of the business ever been involved in a company or business which became insolvent or subject to any form of insolvency administration (e.g. liquidation or receivership)?**  Yes  No

If You have answered "Yes" to part a), b), c), d) or e) above, please supply details.

Please check Your proposal carefully before signing the declaration below. This is especially important if the proposal is not completed in Your own handwriting..

### Declaration

I acknowledge that:

- 1) I have read and understood the Important Information set out in the Proposal and I/we are authorised to make this proposal.
- 2) All information given on this Proposal and any attachment is true and correct.
- 3) The insurance contract will not commence until the premium is paid.
- 4) The Insurer reserves the right to vary the premium and/or the policy terms and conditions on receipt of the completed proposal form.
- 5) Up until a contract of insurance is entered into, I/We are under a continuing obligation to immediately inform Altiora Insurance Solutions of any change in the particulars or statements contained in this proposal or in any attachments.
- 6) Although the signing of this proposal does not bind the Insurer or the Applicants to effect insurance, the Applicants acknowledge that the particulars and statements contained in this proposal and in the attachments shall be the basis of the contract should a policy be issued.
- 7) The Proposal and attachments will be incorporated in the Policy.

**I/We declare that the above answers are true to the best of My/Our knowledge and belief and that all material facts which may affect the assessment of the risk have been disclosed.**

**I/We agree that this proposal is for insurance in the standard terms and conditions of the Insurer's policy and will be the basis of the contract.**

Your Signature:

Your Name:

Date:

Your Title: