

IMPORTANT: Duty Of Disclosure

This proposal form is to be completed by the Applicant or an Authorised Officer of the Applicant. The information provided to Vero Liability in this proposal form will be the basis of any contract of insurance entered into.

There are serious consequences if you fail to tell us information which is material to our decision to issue, renew, or alter this policy, or the terms on which we did any of these things.

You must disclose to Vero Liability Insurance Limited all information which is material to it in deciding whether to issue insurance cover to you, and if so on what terms and/or premium. This includes but is not limited to any circumstances or conduct which might lead to a claim being made against you. This may also include information which is additional to the questions that we have asked. The duty to disclose material information occurs prior to the commencement of cover, prior to each renewal or whenever the policy is varied. This means that prior to renewal or any policy variations, as well as advising of new information you may also need to advise us of any alterations to the facts previously notified.

Failing to disclose material information may result in your policy being avoided. This means that your policy would be deemed to have never existed and no claims would be payable.

If there is insufficient space to provide full information in this proposal document, please attach additional sheets. **WHEN IN DOUBT DISCLOSE.**

Claims Made Policy

This is a proposal form for a Claims Made policy. The policy will only respond to claims and/or circumstances which are first made known to the Insured and notified to Vero Liability Insurance Limited during the policy period. The policy will not provide cover for:

- Events that occurred prior to the retroactive date of the policy (if specified).
- Claims made after the expiry of the policy period (or extended reporting period if available) even though the act giving rise to the claim may have occurred during the policy period.
- Claims notified or arising out of facts or circumstances notified under any previous policy or noted on the current proposal form or any previous proposal form.
- Claims made, threatened or intimated prior to the commencement of the policy period.
- Claims arising from circumstances known to the Insured at the commencement of the policy period as having the potential to give rise to a claim.

Applicant Details

Name of Trust _____

Address _____

Website Address _____

Email Address _____ Contact Person _____

Phone Number _____ Broker / Agent _____

Required Documents

Please enclose the following documents: (tick to indicate enclosures)

- The last two Annual Reports and financial statements of the Trust
- Copy of the Trust's rules

Professional Advisers

Name of professional advisers to the organisation: _____

Accountant _____

Investment Manager _____

Solicitor _____

Other _____

Financial Details

From your most recent financial period: _____

(a) Total consolidated assets: \$ _____

(b) Total gross turnover or revenues (12months) \$ _____

Insured Persons Details

Please list the full details of all current Trustees and Officers

Name	Occupation	Date appointed	Qualification

Please advise details of any outside directorships, trusteeships or other appointments for which cover is required:

Individual	Name of outside entity	Position held

Trust Details

State fully the nature of the activities of the Trust (please include current and past activities)

When was the Trust established?

Who are the beneficiaries of the Trust?

Is an indemnity given under the Trust deed? Yes No

Have the Trustees given any indemnities or agreed to hold harmless any other party? Yes No

▶ If Yes, please provide details

Is the organisation a Charitable Trust? Yes No

▶ If Yes, is the organisation registered with the Charities Commission – Komihana Kaupapa Atawhai? Yes No

▶ If No, please provide details

Do the committee or board members or officers regularly review Health and Safety risk assessment and compliance? Yes No

▶ If No, please explain

Are you aware of any facts or circumstances which could affect the ability of the organisation to meet its debts as and when they fall due? Yes No

▶ If Yes, please provide details

Have there been any employment disputes, past or present, that have resulted in a claim being made against the employer? Yes No

▶ If Yes, please provide details

Have any form of restructuring or redundancy processes occurred in the last 12 months, or are any planned in the next 12 months? Yes No

▶ If Yes, please provide details

Prior Insurance

Has any insurer in respect of the risks to which this proposal relates ever:

- | | | | |
|--|------------------------------|---|-----------------------------|
| 1. declined a proposal, refused renewal or terminated any insurance? | Yes <input type="checkbox"/> | ▶ | No <input type="checkbox"/> |
| 2. required an increased premium or imposed special conditions? | Yes <input type="checkbox"/> | ▶ | No <input type="checkbox"/> |
| 3. declined an insurance claim by the Applicant or reduced its liability to pay an insurance claim in full (other than by application of an Excess)? | Yes <input type="checkbox"/> | ▶ | No <input type="checkbox"/> |

▶ If Yes to any of the above please give details

Claims Experience

Has any claim been made against the Applicant or any principal or director (including principal or director of any previous business) consultant or employee in respect of the risks to which this proposal relates?

Yes ▶ No

▶ If Yes please give details *

Date of Claim or Loss	Brief details of claim or loss	Cost (if any of claim paid or loss insured)	Estimated outstanding loss
		\$	\$
		\$	\$
		\$	\$

What action has been taken to prevent a recurrence of the situation which gave rise to each claim or loss?

Is any principal, director, partner, consultant or employee, after enquiry, aware of any circumstances which might give rise to a claim against the Applicant or his/her predecessors in business or any present or former principals, partners, directors, consultants or employees?

Yes ▶ No

▶ If Yes please give details*

* Please attach supporting documents and additional pages if necessary.

Declaration

On behalf of all proposed Insureds, I/We declare and agree that:

- the information and answers given in this proposal are in every respect true and correct and that Vero Liability has been made aware of all information that may be material in considering this proposal.
- this proposal and declaration shall be the basis of and incorporated in the insurance contract.
- I/We warrant that we will notify Vero Liability of any material alteration to these facts whether occurring before or after the completion of this insurance contract.
- Vero Liability is authorised to give to or obtain from any other insurers or any insurance broker or other party any information relating to this insurance or any other insurance held by me/us or any claim made by me/us.

I/We understand that:

- Vero Liability is collecting the information on this proposal for the purpose of conducting its business, evaluating our insurance requirements and deciding whether to issue insurance cover and if so on what terms.
- failure to provide any of this information may result in Vero Liability refusing to provide the insurance.
- this information will be held by Vero Liability at 23-29 Albert Street, Auckland.
- I/We have certain rights of access to and correction of this information.

Signed:

Title:

Date:

If this proposal form is being completed electronically, please print the completed form to sign.

Note: Completion of this proposal does not bind the Applicant or Vero Liability to enter into a contract of insurance.

Vero Liability Insurance Limited

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