



BusinessGuard

Please find Important Notices at the end of this document.

Please answer ALL the following questions in regards to both the Applicant(s) and all their subsidiary companies. Please attach a separate sheet where there is insufficient space in the application to fully answer a question.

Details of the Policyholder(s)

1. Please name the applicant and all subsidiary companies (both domestic and foreign) including their activity.

Company / ABN	Activity/ Operations

2. Does a parent company exist? Yes No
 If 'Yes', please provide details (including the address of the Parent Company) below:

3. Please provide details of the principal locations.

Address	Owned or Leased	Value (if Owned)

4. Please provide annual turnover (split by division/subsidiary/product).

Division/Subsidiary/Product	Turnover

5. Please provide split of total Turnover by State.

NSW	VIC	QLD	SA	WA	TAS	ACT	NT	Overseas

Details of Policyholder(s) Cont.

6. Please provide estimated annual payroll, number of employees , date when business was established and website address.

Estimated Annual Payroll

Number of Employees

Date when Business Established

Applicant Website

7. Please give a complete description of the business and operations of the Applicant and subsidiary companies. (Details should describe fully the types of products manufactured, sold, handled, treated, hired out or distributed and/or the type of service that are performed for others, including any contract manufacturing by the Applicant or on behalf of the Applicant. Please include full details of products the Applicant no longer manufactures, Imports or Exports).

Please Note: AIG requires you to attach product brochures and annual report (where applicable)

8. Please provide details on the nature and description of all operations or locations situated outside Australia.

Country	Description of Operations	Turnover Local Currency	Payroll (Local Currency)

9. Please provide details of all exported goods including the use of such goods and destination.

Country	Goods/ use of goods	Value of Turnover

10. Please provide details of all imported goods including the use of such goods and the country of origin

Country	Goods/ use of goods	Value of Turnover

Details of Policyholder(s) Cont.

11. Do you intend to establish any new operations or locations situated outside Australia within the next 12 months? Yes No

If 'Yes', please state which countries and the intended establishment date below:

12. Where products are manufactured, sold, distributed or treated, is a documented Product Recall Procedures in place? Yes No

If 'Yes', please provide further details below:

13. Are any products manufactured for installation in Aircraft or other aerial device? Yes No

If 'Yes', please provide further details below:

14. Do you require cover for Drone/UAV/RPAS or other similar unmanned aircraft? Yes No

Contractual Liability Information

15. Please provide details of written agreements where the Applicant has agreed to:

a) Waive rights of recovery against other parties:

b) Indemnify other parties:

c) Provide liability insurance cover to other parties:

Please attach a copy of the agreement(s), where applicable.

16. Does the Applicant engage or intend to engage the services of contractors, sub-contractors or labour hire companies? Yes No

If 'Yes', please provide further information in the table below:

Type	Number	Total Payments per Annum	Nature of work performed
Contractor			
Sub-contractor			
Labour Hire			

Additional Information

17. Does the Applicant maintain a programme to ensure control over contractors/subcontractors /Labour hire? Yes No

18. Does the Applicant require that all contractors/subcontractors have Liability Insurance for at least \$10 million? Yes No

19. Does the Policyholder(s) use or store any hazardous or inflammable material or liquids manufactured and handled including explosives? Yes No
 If 'Yes', please provide further details below including how such goods are stored and approximate quantities Use and disposal of such hazardous materials or liquid:

20. Do any of the Applicant's trade processes produce toxic waste or other pollutants which have the potential to cause injury or damage to property or to otherwise harm the environment? Yes No
 If 'Yes', please provide further details (including the method of disposal and storage):

21. Have there been any environmental incidents (spills or releases) which have occurred within the last 5 years? Yes No
 If 'Yes', please provide further details below:

22. During the past five years, has the Applicant been cited or prosecuted for any violation of any standard or law relating to the release of a substance into the environment? Yes No
 If 'Yes', please provide further details below:

23. Does the Applicant own or use any unregistered vehicle or mobile plant and equipment? Yes No
 If 'Yes', please provide further details of the type of vehicles and the number of vehicles below:

Vehicle Type	Number

Quality Assurance Procedures

24. Does the Applicant have a formalised Quality Management System? Yes No
 If 'Yes', please provide a copy of the Quality Program.

25. Has the Applicant's Quality Management System been externally certified to Australian standards/ ISO? Yes No

Claims Experience

26. Please provide details of all liability losses incurred by the Applicant in excess of \$2000 whether insured or not during the past five years (include details of all losses of the type covered under policies listed in the schedule of underlying insurance):

Date of Loss	Total Paid & O/S	Status	Circumstances of Loss

27. Are there any claims currently pending against the Applicant, or is the Applicant aware of any circumstances which could give rise to a claim? Yes No

If 'Yes'. Please provide further details below:

Details of Insurance

28. What Indemnity limit is required for both General Liability any one occurrence and Product Liability any one Period of Insurance?

\$5 million
 \$10 million
 \$20 million
 \$50 million
 Other \$

29. What policy Excess is required?

\$ each occurrence

30. Please provide Policy Period?

From 4pm To 4pm

31. Please supply details of insurance held during the past five (5) years including the name(s) of the Insurer(s).

32. Has any Insurer ever declined you proposal, refused to renew or cancelled your policy or imposed special terms or conditions? Yes No

Declaration

Please Note: Signing the Declaration does not bind the Policyholder or the Insurer to complete this insurance.

I declare that I have made all necessary inquiries into the accuracy of the responses given in this proposal and confirm that the statements and particulars given in this proposal are true and complete and that no material facts have been omitted, misstated or suppressed. I agree that should any of the information given by me alter between the date of this proposal and the inception date of the insurance to which this proposal relates, I will give immediate notice thereof to the insurer.

I acknowledge receipt of the Important Notice, Privacy Notice and Disclosure information contained in this proposal and that I have read and understood the content of them.

I consent to AIG collecting, using and disclosing personal information as set out in AIG's privacy notice in this proposal and the policy.

If I have provided or will provide information to AIG about any other individuals, I confirm that I am authorised to disclose the other individual's personal information to AIG and also to give the above consent on both my and their behalf.

I confirm that I am authorised by the proposing company (and its partners/principals/directors if applicable) to complete this proposal form and to accept the quotation terms for this insurance on behalf of the company (and its partners/principals/directors if applicable).

Name

Signature

Title

Date

About AIG

American International Group, Inc. (AIG) is a leading global insurance organisation. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security, AIG common stock is listed on the New York Stock Exchange.

This document is provided as a general overview of the subject matter and should not be taken as providing any specific advice, legal or otherwise. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording and any applicable module(s). Availability of cover is subject to underwriting approval. In Australia, insurance is issued by AIG Australia Limited ABN 93 004 727 753, AFSL 381686. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc.



Important Notices

This Policy is issued/insured by AIG Australia Limited (AIG), ABN 93 004 727 753 AFSL No 381686

Sydney: Level 19, 2 Park Street, NSW 2000 (1300 030 886)

Melbourne: Level 12, 717 Bourke Street, VIC 3008 (1300 030 886)

Brisbane: Level 11, 120 Edward Street, QLD 4000 (1300 030 886)

Perth: Level 11, 108 St. George Terrace, WA 6000 (1300 030 886)

Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

Subject to the Cancellation General Provision, if you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy Notice

This notice sets out how AIG collects, uses and discloses personal information about:

- you, if an individual; and
- other individuals you provide information about.

Further information about our Privacy Policy is available at www.aig.com.au or by contacting us at australia.privacy.manager@aig.com or on 1300 030 886.

How We Collect Your Personal Information

AIG usually collects personal information from you or your agents.

AIG may also collect personal information from:

- our agents and service providers;
- other insurers;
- people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that you are a part of;
- providers of marketing lists and industry databases; and
- publically available sources.

Why We Collect Your Personal Information

AIG collects information necessary to:

- underwrite and administer your insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise you of our and other products and services that may interest you.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling your insurance cover or reducing the level of cover, or declining claims.

To Whom We Disclose Your Personal Information

In the course of underwriting and administering your policy we may disclose your information to:

- your or our agents, entities to which AIG is related, reinsurers, contractors or third party providers providing services related to the administration of your policy;
- banks and financial institutions for policy payments;
- your or our agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which AIG is related and third party providers for data analytics functions;
- other entities to enable them to offer their products or services to you; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, The Netherlands, Germany, France, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which you have a claim and such other countries as may be notified in our Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG.

Access to Your Personal Information

Our Privacy Policy contains information about how you may access and seek correction of personal information we hold about you. In summary, you may gain access to your personal information by submitting a written request to AIG. In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how you may complain about a breach of the applicable privacy principles and how we will deal with such a complaint.

Consent

If applicable, your application includes a consent that you and any other individuals you provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

Copyright

The content of this policy wording, the schedule and any endorsement or notice we give you in writing, including but not limited to the text and images therein, and their arrangement, is the copyright property of AIG. All rights reserved. AIG hereby authorises you to copy and display the content herein, but only in connection with AIG business. Any copy you make must include this copyright notice. Limited quotations from the content are permitted if properly attributed to AIG; however, except as set forth above, you may not copy or display for redistribution to third parties any portion of the content of this policy wording, the schedule and any endorsement or notice we give you in writing, without the prior written permission of AIG. No modifications of the content may be made. Nothing contained herein shall be construed as conferring by implication or otherwise any license or right under any patent, trademark, copyright (except as expressly provided above), or other proprietary rights of AIG or of any third party.

Dispute Resolution Process

We are committed to handling any complaints about our products or services efficiently and fairly.

If you have a complaint:

- (i) contact your insurance intermediary and they may raise it with us;
- (ii) if your complaint is not satisfactorily resolved you may request that your matter be reviewed by management by writing to:

The Compliance Manager
AIG Australia Limited
Level 12, 717 Bourke Street
Docklands Vic 3008