



**Food &
Beverage
Insurance**

PROPOSAL FORM

libertyspecialtymarkets.com.au



Liberty
Specialty Markets

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 (Cth), 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, 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 is waived by the insurer.

Non Disclosure

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

Privacy Notice

Liberty Specialty Markets (Liberty) is a trading name of Liberty Mutual Insurance Company Australia Branch (ABN 61 086 083 605), which is a company incorporated in the United States (the liability of members is limited). It is a member of Boston-based Liberty Mutual Group (LMG). Liberty Australia's head office contact details are:

Address: Level 38, Governor Phillip Tower, 1 Farrer Place, Sydney
NSW Australia 2000

Phone : +61 2 8298 5800

Liberty is bound by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles when it collects and handles your personal information. Liberty collects personal information, including from insurance brokers, in order to provide its services and products, manage claims and for purposes ancillary to its business. Liberty passes it to third parties involved in this process such as Liberty's related companies, reinsurers, agents, loss adjusters and other service providers. We may store your information with third party cloud or other types of networked or electronic storage providers. Third parties may be located locally or overseas in the United States, Canada, United Kingdom, Singapore, Hong Kong and Malaysia. Your information may be transferred to countries without comparable privacy laws if it is reasonably necessary to provide you with the products or services you seek from Liberty. If you do not provide the personal information Liberty or other relevant third parties require to offer you specific products or services, Liberty may not be able to provide the appropriate type or level of service.

If you wish to gain access to or correct your personal information, make a privacy complaint, or if you have any query about how Liberty

collects or handles your personal information please write to Liberty's Privacy Officer at the address above or by emailing: privacy.officer.ap@libertyglobalgroup.com. To obtain a copy of Liberty's Privacy Policy go to Liberty's website (libertyspecialtymarkets.com.au) or request a copy from Liberty's Privacy Officer.

When you give Liberty personal or sensitive information about other individuals, Liberty relies on you to provide its Privacy Notice to them. If you have not done this, you must tell Liberty before you provide the relevant data.

Subrogation

If Liberty grants indemnity under this policy then Liberty shall be subrogated to all of the Insured's rights of recovery against any person or entity whether or not a payment has in fact been made and whether or not the Insured or Insured Person has been compensated in full for their loss. The Insured must, at its own cost, provide all reasonable assistance to Liberty (including, but not limited to giving information, signing documents and giving evidence) to help enforce those rights.

The Insured must not do anything that may prejudice Liberty's position or potential or actual rights of recovery against any parties.

Any amounts recovered by Liberty in excess of Liberty's total payment to the Insured shall be restored to them less the cost to Liberty of such recovery.

Claims Made Insurance

This is a proposal for a 'Claims Made' policy of insurance. This means that the policy covers you for any claims made against you and notified to the insurer during the policy period & reporting period. The policy does not provide cover in relation to:

- ▶ Insured Events that occurred prior to the inception date in the policy
- ▶ any claim made, threatened or intimated against you prior to the commencement of the policy period
- ▶ any claim or fact that might give rise to a claim, reported or which can be reported to an insurer under any insurance policy entered into before the commencement of the policy period
- ▶ any claim or fact that might give rise to a claim, noted in this proposal or any previous proposal
- ▶ any claim arising out of any fact you are aware of before the commencement of the policy period
- ▶ Any claim made against you after the expiry of the policy period.

However, the effect of Section 40(3) of the Insurance Contracts Act 1984 (Cth) is that where you become aware, and notify us in writing as soon as is reasonably practicable after first becoming aware but within the policy period, of any facts which might give rise to a claim against you, any claim which does arise out of such facts shall be deemed to have been made during the policy period, notwithstanding that the claim was made against you after the expiry of the policy period.

1. HOW TO FILL OUT THIS FORM

Please ensure you answer all questions. Any unanswered or illegible questions will delay our decision as to whether we can offer insurance cover.

1. Full name of applicant to be insured

2. ABN

3. Applicant's mailing address

Suburb	State	Postcode
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4. Applicant's insurance broker email address

5. Expected turnover for the next 12 months (in Australian dollars) \$

6. Does the applicant's food safety procedures incorporate a written Hazard Analysis and Critical Control Point (HACCP) program for all products that has been certified by an independent third party in the last 12 months? Yes No

7. Please answer the questions a. and b. below:

a. Does the applicant's products include processed meats, unpasteurised juice, cheeses, or sprouts?	Yes	No
b. Are any of the applicant's products sold as ingredients which form part of a finished product?	Yes	No

8. Has the applicant been operating for less than 12 months? Yes No

9. Does the applicant, its directors, officers or any other person to the knowledge of the applicant have or in the past have had knowledge of any, threatened or suspected withdrawal, recalls, extortions, tamperings, contaminations, product withdrawal, unsafe product, product recall or adverse publicity involving any of applicant's products during the last five (5) years? Yes No

10. Limit selected: \$

11. Sublimit selected: \$

2. INDICATIVE PRICING

Limit options	Self Insured Retention	Sublimit – Retailer Costs & Product Withdrawal (combined)	Premium options by annual turnover All premiums are plus 10% GST plus stamp duty			
			\$2m or less	\$2m to \$5m	\$5m to \$10m	\$10m to \$15m
a) \$500,000	Nil	\$25,000	\$4,600	\$6,500	\$8,400	\$9,000
b) \$200,000	Nil	\$25,000	\$3,520	\$5,035	\$6,500	\$7,000
c) \$100,000	Nil	\$25,000	\$2,700	\$3,900	\$5,035	\$5,500
d) \$500,000	Nil	\$50,000	\$7,400	\$9,250	\$11,125	\$11,660
e) \$200,000	Nil	\$50,000	\$6,270	\$7,780	\$9,320	\$9,700
f) \$100,000	Nil	\$50,000	\$5,025	\$6,325	\$7,435	\$8,185

Conditions

1. No cover in place until confirmed in writing by Liberty Australia
2. All premiums are valid until 31 December 2024, and are minimum and deposit and include 15% brokerage
3. This proposal form can be emailed to food.beverage@libertyglobalgroup.com
4. The above pricing is subject to Q.6. being 'Yes' and Q.7. to Q.9. being 'No'
5. This pricing is for a 12 month policy period, and is the minimum premium and can not be short termed
6. Coverage provided by the Liberty SME Food & Beverage Wording: 2023.1

3. DECLARATION

I declare that I have made all necessary enquiries into the accuracy of the responses given in the Proposal Form and confirm that the statements and particulars in this Proposal Form are true and complete and that no material facts have been omitted, misstated or suppressed. I acknowledge receipt of the Important Notices and confirm that I have read and understood them. I confirm that I am authorised by the Applicant to complete, sign and submit this Proposal Form on behalf of the Applicant.

Signed	Print Name
Title	Date

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