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COMBINED BUSINESS APPLICATION FORM

Client Details

Policy Wording/Type: Combined Business Policy Wording as agreed
 Underwriter: Certain Syndicates at Lloyds 100%
 Period of Insurance: From _____ to _____
 Policy Number: _____
 Client Name: _____
 Client Address: _____
 Email Address: _____

General Information

Has you suffered any loss(es) (insured or otherwise) totaling more than \$10,000 in the last three (3) years or suffered two (2) or more claims in any one policy? Yes No

In the last five (5) years, have you had any Insurer decline any claim or proposal, cancel or refuse to renew a policy, or increase premium or impose special conditions? Yes No

In the last five (5) years have you ever been placed into receivership or liquidation or declared bankrupt? Yes No

In the last ten (10) years been convicted of, or had any fines or penalties imposed for, any criminal offence including arson or involving dishonesty of any kind? Yes No

If yes to any questions above, please provide full details including names of Insurer, dates, amounts in dollars and reason for cancellation.

Risk Details

State: _____

Post Code: _____

Occupation: (Please select from the following)

Category 1

- Office/Business Systems
- Photographic Shops
- Real Estate Agents
- Stationary & Office Supplies

Category 4

- Florists
- Fruit & Vegetable
- Meat & Poultry

Category 6

- Property Owners
- Other

Please Specify _____

Category 2

- Clothing Retail
- Domestic Appliances
- Domestic Hardware
- Drycleaner/Laundries
- Ironing Shops
- Music & HI-FI
- Specialty Retail
- Sport & Bicycle Retail
- Video Hire Retail

Category 3

- Bread & Cake Retail
- Delicatessens
- General Store
- Specialty Food Retail

Category 5

- Café & Restaurant
- Takeaways

How long has the Insured been in business?

Insured's Web Address

Name of Interested Party

Interested Party Address

Situation of Risk

Construction

Construction of Walls

- Brick
- Concrete
- Wooden
- Other, please specify

Construction of Floors

- Concrete
- Wooden
- Other, please specify

Construction of Roof

- Iron
- Tiles
- Other, please specify

Fire Safety:

- Nil
- Hydrants
- Hose Reel & Hydrant
- Sprinklers
- Extinguishers
- Fire Alarm – Battery Operated
- Fire Alarm – Hard Wired
- Heat Detectors

Who cleans the ducts and flues?

- Self
- Contractor

Age of Premises: _____

Is there a kitchen at the premises?

- Yes
- No

Are the Deep Fryers thermostatically controlled?

- Yes
- No

How often are they cleaned?

- Weekly
- Monthly
- Other, please specify

Number of Storeys: _____

Is there deep frying?

- Yes
- No

Is there an automatic cut-off on the Deep Fryer?

- Yes
- No

Town Water/Fire Station

- Yes
- No

Building Insurance

Sum Insured: \$ _____

Accidental Damage – If more than \$50,000 required
Amount Required please advise.
\$ _____

Contents Insurance

Contents Sum Insured: \$ _____

Contents Other
Sum Insured: \$ _____

If other, please specify \$ _____

Stock Sum Insured: \$ _____

Cigarettes/Alcohol
Sum Insured: \$ _____

Business Interruption

Gross Profit: \$ _____

Loss of Rent: \$ _____

Increased Cost
of Working: \$ _____

Claims Preparation
Costs: \$ _____

Indemnity Period: _____

Burglary

Contents Sum Insured: \$ _____

Tobacco Sum Insured: \$ _____

Stock Sum Insured: \$ _____

Alcohol Sum Insured: \$ _____

Security

- Nil
- Deadlocks Only
- Deadlocks and Key Window Locks
- Bars on all External (ground floor) Windows and Deadlocks on all External Doors
- Local Alarm
- Monitored Alarm
- Other Please specify: _____

Glass

Internal/External

- Internal
- Internal & External

Exposure

- Medium Exposure
- Major Exposure

Money

Blanket Sum Insured: \$ _____

Security

- Nil
- Deadlocks Only
- Deadlocks and Key Window Locks
- Bars on all External (ground floor) Windows and Deadlocks on all External Doors
- Local Alarm
- Monitored Alarm
- Other Please specify: _____

General Property

Sum Insured: \$ _____

Type of Cover Required

- Defined Events
- Accidental Damage

Specified Items: (Individual Items over \$2,000)

Machinery Breakdown

Type of Cover Required

- Blanket Cover (All Plant & Machinery) \$ _____
- Specified Items Cover (Please provide details below) \$ _____

ITEM	DESCRIPTION	SUM INSURED
		\$
		\$
		\$
		\$
		\$
TOTAL SUM INSURED		\$

Optional Extensions Cover

Deterioration of Stock: Yes No \$ _____

Electronic Equipment

Type of Cover Required

- Blanket Cover (All Plant & Machinery) \$ _____
- Specified Items Cover (Please provide details below) \$ _____

ITEM	MAKE, MODEL, TYPE, SERIAL NUMBER, DESCRIPTION	SUM INSURED
		\$
		\$
		\$
		\$
		\$
TOTAL SUM INSURED		\$

Optional Extensions Cover

Scope of Cover Required

- Cover 1 Comprises loss or damage caused by fire, explosion, lightning, burglary, theft, malicious and accidental damage, negligence, impact, aircraft, storm, tempest, flood, water, vibration, earthquake, power surge, low voltage, mechanical, electrical and electronic breakdown.
- Cover 2 Comprises loss or damage caused by fire, explosion, lightning, burglary, theft, malicious and accidental damage, negligence, impact, aircraft, storm, tempest, flood, water, vibration and earthquake.
- Cover 3 Comprises loss or damage caused by burglary, theft, malicious and accidental damage, negligence, vibration, power surge, low voltage, mechanical, electrical and electronic breakdown.

Transported Equipment

- Yes No \$ _____

ITEM	MAKE, MODEL, TYPE, SERIAL NUMBER, DESCRIPTION	SUM INSURED
		\$
		\$
		\$
		\$
		\$
TOTAL SUM INSURED		\$

Restoration of Electronic Data

- Yes No \$ _____

Public Liability

Have you, or has this business had two or more liability claims within the last five years, or are you aware of any circumstances that may give rise to a claim?

Yes No

Have you assumed, or do you intend to assume, liability under any contract or entered into any hold harmless agreements?

Yes No

Do you, or do you intend to, import or export goods?
If yes, where to or from?

Yes No

Do you, or do you intend to, use, store or handle hazardous substances?

Yes No

Have you used or handles asbestos at any time?

Yes No

Do you discharge waste or hazardous material into the atmosphere, sewer or elsewhere?

Yes No

Do you use, at your customers premises, any cutting, welding or soldering equipment?

Yes No

Do you require this policy to cover any contractors or sub-contractors?

Yes No

Do you carry out any of the following: Use of explosives, bridge construction/maintenance, demolition activities, building work exceeding 10 metres in height, construction or maintenance work involving chemical works, underground mines, offshore platforms, aircraft, petrochemical plants, power stations or ships?

Yes No

Do you carry out any beauty treatment activities?

Yes No

Do you have multiple locations?

Yes No

Are you involved in auto trades?

Yes No

Indemnity Limit

\$ 5,000,000

\$10,000,000

\$20,000,000

Annual Turnover:

\$ _____

Number of
Employees/Staff

% of work away from
Insured premises

Welding/Hot Works Yes No

Property Owner Yes No

Care, Custody or Control

Standard \$25,000

Other, please specify: _____

If more than \$25,000 required

Please advise amount \$ _____

Products Liability

Indemnity Limit <input type="checkbox"/> \$ 5,000,000 <input type="checkbox"/> \$10,000,000 <input type="checkbox"/> \$20,000,000	Manufacturing Exporting Importing	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
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If yes to any questions above, please provide full details of products and country of origin (if importing).

Claims Experience – Last Five Years

Date Of Loss	Description	Incurred Amount
		\$
		\$
		\$
		\$
		\$

Please attach a separate page if insufficient space provided

Acknowledgement by each Insured

I/We acknowledge that:
 I/We have read and understood the important information set out in this proposed form.
 All information given on this proposal and any attachments is true and correct.
 No insurance is in force until this proposal has been accepted by us and the premium paid (unless an interim contract has been issued)

Signature(s) of all Proposers:

Date: _____

*** Please find important statutory notices overleaf ***

Statutory Notices

The Insurance Contracts Act 1984

Assented to 1st January 1986

In accordance with the provisions of the Insurance Contracts Act, your attention is drawn to the under mentioned Sections of the Act.

Duty of Disclosure

Before you enter into a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act of 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurers 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 common knowledge
- that your Insurer knows of, 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.

The Duty of Utmost Good Faith

A contract of insurance is a contract based on utmost good faith and there is implied in such a contract a provision requiring each party to it to act towards the other party, in respect of any matter arising under or in relation to it, with the utmost good faith.

Our Privacy Policy

We are covered by the Federal Privacy Act and its National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information.

How and why we collect personal information

Our Privacy Policy applies to any personal information we collect, use or disclose after 21 December 2001. It does not apply to our employee records.

We collect personal information either directly from the relevant individuals or indirectly from third parties.

For example, an insured may not only provide us with information on themselves for the purpose of obtaining our services but also on other insured's that they represent. We may also obtain personal information from past insurers, witnesses to claims, past Body Corporate Managers and publicly available sources etc.

We collect personal information to be able to provide our various services.

These include insurance broking, claims management, risk management consulting, other forms of insurance services (including underwriting and reinsurance), employee benefits, superannuation and investment advisory services.

We also use it to help to develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services. For more information on our services please contact us.

How we use and disclose personal information

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent).

We have a duty to maintain the confidentiality of our clients' affairs, including personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or compelled by law.

We usually disclose personal information to third parties who assist us or are involved in the provision of our services.

For example, in arranging and managing your insurance needs we may provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjuster and lawyers, and others involved in the claims handling process. We also provide it to purchasers of our business and related companies.

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or use or disclose it.

If the required personal information is not provided, any involved third parties or we may not be able to provide appropriate services.

What we expect of you and third parties we deal with

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties we disclose it to and how they can access it (as described in this document). If it is sensitive information we rely on you to have obtained their consent to the above. ***If you have not done either of these things, you must tell us before you provide the relevant information.***

If we give you personal information, you and your representatives must only use it for the purposes we agreed to.

Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf.

You must also ensure that your agents, employees and contractors meet the above requirements.

Security of your personal information

We endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure.

We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service. For example, we sometimes use the Internet to collect and process information. In addition, some insurers or reinsurers are based overseas and we need to provide your personal information to them to arrange your cover. In most cases, we only do this with your consent.

Opting out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by calling our Privacy Officer on 8291 2300. Alternatively, you may advise in writing, addressed to the Privacy Officer C/- MGA Insurance Brokers Pty Ltd PO Box 309, Kent Town SA 5071

How to contact us

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, contact our Privacy Officer during business hours on:

Privacy Officer

Telephone: 8291 2300

Mail: PO Box 309, Kent Town SA 5071

Fax: 83330318

An appropriate form will be forwarded to you for completion. We may charge you a fee for accessing your personal information from our manual records. On receipt of the completed form we will respond to your query or complaint as soon as possible and will try to resolve any complaint within fourteen (14) working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. Any unresolved complaints should be referred to the Privacy Commissioner.

Important Notices for the Insured

Third Party Interests

You must inform us of the interest of all third parties (e.g. financiers, lessors) to be covered by this insurance. We will protect their interests only if you have informed us of them and they are notified in the Schedule.

Subrogation Agreements

Where another person is liable to compensate you for loss or damage otherwise covered by this policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, we will not cover you under the policy for any such loss or damage.

Premium Details

Base	Terrorism	FSL	Stamp Duty	Premium GST	Total
Building	0.00	0.00	0.00	0.00	0.00
Contents Insurance	0.00	0.00	0.00	0.00	0.00
Business Interruption	0.00	0.00	0.00	0.00	0.00
Burglary	0.00	0.00	0.00	0.00	0.00
Glass	0.00	0.00	0.00	0.00	0.00
Money	0.00	0.00	0.00	0.00	0.00
General Property	0.00	0.00	0.00	0.00	0.00
Products/Public Liability	0.00	0.00	0.00	0.00	0.00
Insurer Charges					\$75.00
Insurer Charges GST					\$ 7.50
Broker Fee					0.00
Broker Fee GST					0.00
TOTAL	0.00	0.00	0.00	0.00	\$82.50