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COMMERCIAL PROPERTY APPLICATION FORM

Client Details

Inception Date: _____
 Insured: _____
 Address: _____

 Contact Name: _____ Phone Number: _____
 Email Address: _____
 Situation: _____
 State: _____ Post Code: _____
 Gross Annual Turnover/Rental Income: \$ _____

Insured's Experience

For how long has the Insured owned/occupied (a) these premises? _____ Years
 (b) previous premises? _____ Years
 For how long has the Insured been in business _____ Years
 Financial Status of the Insured Good Normal Poor

General Information

Have any Director(s), Business Partner(s) or Owner(s) of the business covered under this policy had any insurance cancelled in the last 5 years? Yes No

Have any Director(s), Business Partner(s) or Owner(s) of the business covered under this policy been refused or had a policy declined in the last 5 years? Yes No

Have any Director(s), Business Partner(s) or Owner(s) of the business covered under this policy been convicted of any criminal offence within the last 5 years (other than minor motor offences)? Yes No

Have any Director(s), Business Partner(s) or Owner(s) of the business covered under this policy been declared bankrupt or involved in a business that has been put into receivership or liquidation? Yes No

Risk Details

Age of Building: _____
Number of Storeys: _____
Distance to Nearest Neighbour: _____
Value Only: _____

Heritage Listed: Yes No
Condition of Building: _____
Occupation of Neighbour: _____

Indemnity / Replacement Value

Occupation

Is the building: Owner Occupied Tenanted Property Owner
Is the building occupied solely by the one tenant/occupant? Yes No
If not solely occupied, how many occupants are there? _____

Please list each of the occupations below (attach a separate page if there is inadequate space)

1. _____ 2. _____
3. _____ 4. _____
5. _____ 6. _____
7. _____ 8. _____
9. _____ 10. _____

If insurance is sought for one tenant only, identify which is to be insured: _____

Is each occupant separated from all others by floor to ceiling partitions: Yes No

Are the partition walls brick/concrete and fire rated? Yes No

For clarity, within the building do any of the following occur;

(a) Woodworking, fibreglassing, plastics or rubber manufacturing? Yes No

(b) Bulk timber storage or saw milling? Yes No

(c) Spray Painting? Yes No

Is spray painting conducted only in Workcover approved ventilated spray booths? Yes No

Is smoking allowed? Yes No If yes, where is it allowed? _____

Describe space-heating _____

Are there dangerous goods? Yes No Flammable liquids? Yes No

Compressed Gasses Yes No Other hazardous chemicals Yes No

If yes, please give details: _____

Construction

Are all the external walls brick/concrete from the ground to the roof line? Yes No
 If not, what are they? Iron _____ % Brick _____ % Wood _____ % Other _____ %

Roof

- Concrete
- Tiles
- Iron
- Sheet
- Metal
- AC Sheet
- Other, please describe _____

Ground Floor

- Concrete
- Brick
- Stone
- Slate
- Wood
- Earthen
- Other, please describe _____

Upper Floors

- Concrete
- Brick
- Stone
- Slate
- Wood
- Earthen
- Other, please describe _____

Staircase

- Concrete
- Brick
- Stone
- Slate
- Wood
- Other, please describe _____

Are there any outbuildings at the premises? Yes No
 If so, please provide details _____

Shed

Age: _____

- Brick
- Iron
- Wood
- Other, please describe _____

Garage

Age: _____

- Brick
- Iron
- Wood
- Other, please describe _____

Flammables Store

Age: _____

- Brick
- Iron
- Wood
- Other, please describe _____

Fire Protection

Protection

- Full Sprinklered 100%
- Partially Sprinklered 50%
- Hydrants & Hose Reels
- No Protection

Alarms

- Local
- Back to Base
- To Brigade
- Thermal
- Smoke

Extinguishers

- Dry Chemical Number: _____
- BCF Number: _____
- CO2 Number: _____
- Water Number: _____
- Foam Number: _____

Other Protection: _____

Is all fire equipment subject to a maintenance contract in accordance with Australian Standards? Yes No

Do higher than normal exposures exist in respect of: (tick all that apply)

- Bush Fire
- Cyclone
- Lightning
- Other: _____
- Storm & Tempest
- Impact
- Explosion
- Flood
- Earthquake
- Malicious Damage
- Water Damage
- Sea & Tidal Surge

Housekeeping

- Tidy
- Untidy
- Congested

Waste Disposal

- Daily
- Weekly
- Accumulated

Kitchen

Are there kitchen facilities on the premises? Yes No
If so, how many kitchens are there? _____

Are the Grills/Exhaust Clean? Yes No
Is there a fire blanket? Yes No
Is there an extinguisher? Yes No
Is General Cleanliness Good Fair Poor
Is there any deep frying? Yes No
Are deep fryers thermostatically controlled? Yes No
Is there an automatic cut off? Yes No
Who cleans the ducts? Self Contractor
How often are they cleaned? Weekly Fortnightly Monthly
Date of last duct/flue clean (service)? _____

Security

External Doors

- Dead Bolts
- Dead Locks
- Other Key Locks
- Padlocks

External Windows

- Bars/Grills
- Key Locks

Burglar Alarms

- Local
- Back to Base
- Dedicated
- Smoke

Which of these activates the Alarm

- Reed Switches
- Motion Detectors
- Tremblers
- Infra Red Beams
- Pressure Pads
- Heat Sensors
- Panic Buttons

Are there roller doors at the premises? Yes No
Are the roller door chains padlocked? Yes No
Other Security: _____

Safe

If Money in the safe cover is required, please describe the safe:

Fixed Floor Wall Free Standing Not Applicable

Make & Type: _____

Glass

Please complete only if cover for Glass (internal and external) is required.

Number of Windows: _____ How many windows exceed 2m x 2m in dimension? _____

Is there any Stained Glass? Yes No

If yes, please describe: _____

Section One – Fire & Extraneous Perils

	Building 1	Building 2	Building 3
Building:	\$ _____	Building: \$ _____	Building: \$ _____
Contents:	\$ _____	Contents: \$ _____	Contents: \$ _____
Managers		Managers	Managers
Contents:	\$ _____	Contents: \$ _____	Contents: \$ _____
Stock:	\$ _____	Stock: \$ _____	Stock: \$ _____
A/D:	\$ _____	A/D: \$ _____	A/D: \$ _____
R.O.D.	\$ _____	R.O.D. \$ _____	R.O.D. \$ _____

Section Two – Business Interruption

Gross Profit: Including Standing Charges \$ _____
 Wages (Dual wage method) \$ _____
 Professional Fees \$ _____
 Indemnity Period _____ Months

Section Three - Burglary

Stock of Every Description \$ _____
 Contents \$ _____
 Other \$ _____

Section Four – Glass

Replacement Value No Yes
 Damage to illuminated signs No Yes _____ \$
 Damage to Non illuminated signs No Yes _____ \$

Section Five - Money

Money in transit \$ _____
 Money on premises DBH \$ _____
 Money on premises OSBH \$ _____
 In locked safe \$ _____
 Damage to safe \$ _____
 Money at private residence \$ _____

Claims Experience – Last Five Years

Date of Loss	Loss Description	Incurred Amount

General Comments

Quality of Risk: _____

Recommendations: _____

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.