



Millennium Underwriting Agencies Pty Ltd  
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## RESIDENTIAL STRATA/COMMUNITY CORPORATION PROPOSAL FORM

### Client Details

Full Insured Name/Strata/Community Corp No: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Situation of Premises: \_\_\_\_\_ Post Code: \_\_\_\_\_  
 Postal address for notices: \_\_\_\_\_ Post Code: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Name of Managing Agent: \_\_\_\_\_  
 Period of Insurance: From \_\_\_\_\_ to \_\_\_\_\_

### Risk Details

No. Units: \_\_\_\_\_ No. Storeys: \_\_\_\_\_ Any units used for Business Purposes: Yes  No   
 If Yes, please advise details: \_\_\_\_\_  
 Age of Building: \_\_\_\_\_ Is it subject to any Heritage or Trust listing: Yes  No   
 Construction: External Walls: \_\_\_\_\_ Floor: \_\_\_\_\_  
 Elevators: Yes  No  If Yes, how many: \_\_\_\_\_ Pool/Spa: Yes  No  If Yes, how many: \_\_\_\_\_  
 Gymnasiums for common usage: Yes  No  Saunas for common usage: Yes  No   
 Property Protection: If applicable, please tick appropriate box(es)  
 Fire Sprinkler System: Single  Double  Automatic Fire Alarm  Fire Hydrants

<b>Policy 1</b>	Building & Common Contents	<b>OR</b>	Building Sum Insured	\$ _____
	Sum Insured \$ _____		Common Contents Sum Insured	\$ _____
<b>Policy 2</b>	Catastrophe Cover			Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Policy 3</b>	Legal Liability		Sum Insured	\$ _____
<b>Policy 4</b>	Fidelity Guarantee		As Defined	
<b>Policy 5</b>	Personal Accident (Voluntary Workers)		As Defined	
<b>Policy 6</b>	Office Bearers' Liability		Limit of Liability	\$ _____
<b>Policy 7</b>	Machinery Breakdown		As Defined	

### DETAILS OF ALL DAMAGE OR LOSSES (INSURED OR OTHERWISE) DURING THE PAST FIVE (5) YEARS

Insurance Company	Date of Damage/Loss	Amount	Full Details of Damage/Loss
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____

### Statutory Notices

Have Statutory Notices been given to You and Your obligation thereunder drawn to Your attention? Yes  No

### Declaration

I/We in effecting insurance in accordance with the information furnished in this Proposal declare and warrant

- (a) the statements in this Proposal Form are true.
- (b) I/We disclosed all matters which to my/our knowledge You should be aware of.
- (c) No Insurance Company has ever cancelled, declined or refused to renew or imposed special terms or cancelled any policy held by me/us.
- (d) That I/We agree to accept the terms, exclusions, conditions and limitations of the Insurance Contract.

Proposer/s Signature \_\_\_\_\_

Date \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

## Statutory Notices

### **The Insurance Contracts Act 1984**

Assented to 1<sup>st</sup> 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 in to 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 any 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 it's 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.