



Equestrian Liability Proposal Form: Riding Clubs

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 to disclose to an 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 insurance and, if so, on what terms.

You have the same duty to disclose these matters to an insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of any matter:

- that diminishes the risk to be insured;
- that is of common knowledge;
- that the insurer knows or in the ordinary course of their business they ought to know;
- that the insurer indicates to you that they do not want to know.

Your duty of disclosure continues after this proposal form has been completed up until the contract of insurance is entered into.

Non-Disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the policy 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.

Change of circumstances

You should advise your insurer as soon as practicable of any material change to the organisation insured and any of its subsidiaries and controlled entities as disclosed in this proposal form.

Please ensure you have read the Product Disclosure Statement before making a decision about this insurance.

Code of Practice & Privacy Act

Gow-Gates Insurance Brokers Pty limited proudly support the Insurance Brokers Code of Practice, and are committed to raising standards of service to our customers. This voluntary code sets out the minimum standards we will uphold in the services we provide to you.

The Privacy Act sets out how we are to collect, use, disclose and protect your personal information. It also describes the circumstances for you to access and, if necessary, correct your personal information. You may access your personal information by contacting our office on 02 8267 9999. The information we collect is used to assist us to provide you with our general insurance products and to manage our relationship with you. If you do not wish to provide us with your personal information, we will not be able to supply our products to you.

How can we be contacted

Gow-Gates Insurance Brokers Pty Limited (ABN 12 000 837 785) can be contacted by:

Registered Office: Level 8, 491 Kent Street, Sydney NSW 2000

Telephone: 02 8267 9999

Facsimile: 02 8267 9998

INSTRUCTIONS:

- Read the Important Notices on the front page of this form.
- If you require more space to answer any questions or to describe any matter you need to disclose to us, please provide this information on a separate signed sheet of paper or attach the relevant document(s) to this proposal.
- Read and sign the Applicant Declaration.

RIDING CLUBS

Public Liability provides cover against bodily injury to third parties or damage to third party property. Cover is available at two limits of indemnity - \$10,000,000 and \$20,000,000.

Cover automatically includes:

- Personal Liability for members at club events.
- Member to member liability – injury to members on their horses caused by other members of the club whilst engaged in club activities (excluding polo and polocrosse clubs).
- All social and fund-raising activities of the club.
- Products Liability – arising from products sold or supplied including food and drink.

1. GENERAL DETAILS

a. Proposer's name:	
b. Address:	
c. Telephone:	
d. Email:	
e. Business name:	
f. Business address:	
g. Business telephone:	
h. Business email:	
i. Website:	
j. ABN:	

2. BUSINESS DETAILS

a. Has any incident occurred in the past 5 years involving bodily injury or damage to property, whether a claim was made or not?	Yes	No
If yes to the above, please give details below:		
b. Have you or any partner in business with you had any proposal for insurance declined, renewal refused, cover terminated or special terms and conditions imposed by any insurer?	Yes	No
If yes to the above, please give details below:		
c. Please state when the Riding Club / Driving Club was formed:		
d. Present number of members (or estimate if in the first year of a new club):		
e. Please give a brief description of the club activities (If you have a printed programme of events held throughout the year, please attach a copy).		
f. Does the Club own or lease any horses?	Yes	No
If yes to the above, how many?		

g. What are the minimum and maximum ages of members you allow in the club?		
i. Minimum age:		
ii. Maximum age:		
h. Do you require club property insurance?	Yes	No
If yes to the above, please complete relevant proposal form.		
i. Do you offer agistment to your members?	Yes	No
If yes to the above, how many horses do you agist?		
j. What is the maximum value of any one agisted horse?		
k. Do members ride on your grounds on non-club days?	Yes	No

3. STAFF AND TURNOVER

a. What is your annual turnover?		
i. Actual last year:		
ii. Estimated this year:		
b. Do you engage any labour hire, contractors or sub-contractors?	Yes	No
If yes to the above, please advise:		
i. Nature of work performed:		
ii. Estimated annual payments to contractors / sub-contractors:		
iii. Do you identify the existence of Liability insurance held by the contractors / sub-contractors?	Yes	No
iv. Are you always named as principal on the contractors / sub-contractors liability policies?	Yes	No
c. Is your Club / Association run by a committee?	Yes	No
d. If yes to the above, please give details of members and their roles below:		
e. How many staff do you employ?		
f. How many volunteers do you have working?		
g. What's your annual wage roll?		

4. PREMISES DETAILS

a. Do you own or rent the showground(s)?	Yes	No
If rented, who from?		
b. Are there any other interested parties?	Yes	No
If yes to the above, please provide details below:		
c. Who is responsible for checking the showground(s) and how often are checks carried out?		

d. Is / are the showground(s) enclosed by secure perimeter fencing?	Yes	No
If no to the above, are there signs displayed informing members of the public that an event involving horses is taking place?	Yes	No
e. Do any other individuals or groups have access to the showground(s) for any reason whatsoever?	Yes	No
If yes to the above, please provide details below:		
f. Do you hire out your facilities to the general public?	Yes	No
If yes to the above, what facilities, to whom, and what turnover is derived from such activities?		

5. RISK MANAGEMENT

a. Do you have an Accident Report Book and is it up to date?	Yes	No
b. Do all members / participants wear helmets to Australian Standards whilst riding?	Yes	No
c. Do all members / participants wear appropriate footwear and clothing whilst undertaking equine activities?	Yes	No
d. Are waivers / medical / indemnity forms signed by all members / participants?	Yes	No
e. Are you and / or your staff First Aid qualified?	Yes	No
f. Is the Club affiliated to an organisation or Association?	Yes	No
If yes to the above, please provide details below:		

6. ADDITIONAL COMMENTS

7. DECLARATION

I declare that:

- i. I/we declare that the answers given and statements made are to the best of my/our knowledge, true and correct and that I/we have not withheld any information likely to affect the acceptance of this declaration or the terms on which it is accepted;
- ii. I/we acknowledge that I/we have received a copy of the Important Notices and Product Disclosure Statement setting out the terms and conditions which apply to this insurance;
- iii. I/we further acknowledge that all/part of this proposal may not have been completed in our own hand and that I/we have carefully read this proposal and confirm that all the answers given are true and correct and should be taken as having been completed by ourselves.

Dated:

For and On Behalf of:

Name of Principal / Applicant:

Signature of Principal / Applicant:

By clicking on Submit, a new email will open automatically with your completed form attached.
Please attach any supporting documentation to the email and send to equestrian@gowgates.com.au