



# Equestrian Liability Proposal Form: Horse Drawn Vehicles and Carriages

## 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 the insurer, 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.

**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. Are you or your business a member of an organisation or association?	Yes	No
If yes to the above, please give details below:		
b. Please provide a brief description of ALL your business activities (e.g. Agistment / teaching / spelling racehorses / breaking / training / selling food / giving advice / hay making etc.)?		
c. How long has the business been in operation?		
d. Detail your equine experience and qualifications, particularly in respect of the insured business activity below:		
e. 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:		
f. 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:		

### 3. RISK MANAGEMENT

a. Do you have an Accident Report Book and is it up to date?	Yes	No
b. Are waivers / medical / indemnity forms signed by all participants?	Yes	No
c. Are you and / or your staff First Aid qualified?	Yes	No

### 4. LIMIT OF LIABILITY

Please tick the limit of liability required:                      AUD 10,000,000                      AUD 20,000,000

### 5. HORSEDRAWN VEHICLES / CARRIAGES USE FOR HIRE AND REWARD

a. How many people can the carriage carry?	
b. How many carriages do you use?	
c. How many horses are used per carriage?	
d. How many horses do you own in total?	
e. Where do you carry out your horse-drawn vehicle /carriage activities? (e.g. fetes, fairs, public events, weddings, on your own premises)?	

f. Please provide details of all carriages used, including the make, specifications and maximum seating capacity of each carriage below:

g. Please confirm the age and condition of each carriage below:

h. Please confirm radius of area travelled (in kms or physical locations):

### 6. 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. How many staff do you employ?	
d. How many volunteers do you have working?	
e. What's your annual wage roll?	

## 7. ADDITIONAL COMMENTS

## 8. 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](mailto:equestrian@gowgates.com.au)