



Chubb Insurance Company of Australia Limited
A.B.N. 69 003 710 647 A.F.S. Licence No: 239778
 Locked Bag No 13, Australia Square, 1215
 Level 36, Tower Building, Australia Square, 264-278 George Street,
 Sydney, NSW, 2000

PROPOSAL FORM FOR KIDNAP RANSOM AND EXTORTION INSURANCE

Completing the Proposal Form

- Please read the "Statutory Notice" before completing this proposal form.
- Please answer all questions in full leaving no blank spaces.
- If you have insufficient space to complete any of your answers, please attach a separate signed and dated sheet and identify the question number concerned.

PLEASE READ THE POLICY CAREFULLY

1. GENERAL INFORMATION

Principal Organisation: _____

Principal Address: _____

How long has the **Principal Organisation** continuously carried on business? _____

Nature of business _____

	Number of Locations	Sales or Revenues	Directors	All Other Employees
Australia	_____	_____	_____	_____
Overseas	-	_____	_____	_____
Total	-	_____	_____	_____
	-			

2. EMPLOYEES OUTSIDE AUSTRALIA

Country	Number of Employees	Number of Locations	Type of Operations
-	_____	_____	_____
-	_____	_____	_____
-	_____	_____	_____
-	_____	_____	_____
Total	_____	_____	_____

Are domestic **Employees** travelling in foreign countries to be covered? Yes No
 If yes, please list the countries and provide an estimate of the frequency of travel to these countries.

STATUTORY NOTICE

A YOUR DUTY OF DISCLOSURE - CONTRACTS OF GENERAL INSURANCE

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 the 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 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 any matter:-

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that your Insurer knows or, in the ordinary course of their 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 their 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.

B UTMOST GOOD FAITH

Every insurance contract is subject to the doctrine of utmost good faith which requires that parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by the Insurer.

C NOT A RENEWABLE CONTRACT

Cover under this policy will terminate at expiry of the Period of Insurance specified in your policy document. If you wish to effect similar insurance for a subsequent period, it will be necessary for you to complete a new proposal form prior to the termination of the current policy so that terms of insurance and quotation/s can then be developed for your consideration.

D CHANGE OF RISK OR CIRCUMSTANCES

It is vital that you should advise us of any departure from your "normal" form of business (i.e. that which has already been conveyed to the Insurer). For example, acquisitions, changes in location or new overseas activities.

E SUBROGATION

You may prejudice your rights with regard to a claim if, without prior agreement from the Insurer, you make agreement with a third party that will prevent the Insurer from recovering the loss from that, or another party.

Your policy contains provisions that either exclude the Insurer from liability, or reduce their liability, if you have entered into any agreements that exclude your rights to recover damages from another party in relation to any loss, damage or destruction which would allow you to sustain a claim under this policy.