

Resort Public and Products Liability

Proposal Form

Instructions

Please read the Important Information Section on page 5 before completing this form.

Please contact us if you would like a hard copy of the relevant insurance policy or a summary of cover provided by Chubb.

If there is insufficient space to answer a question, please attach additional sheets.

Applicant Details

Name of Applicant	
Website Address	
Do any Owners or Shareholders of the Applicant have Assets or Operations outside of Fiji?	If yes provide details:
Description of Business	

Location Details

Main Location	
Other Locations	Provide details of all other locations to be covered by the proposed insurance, together with details of the business carried on at those locations - include number of guest rooms if applicable.
	1.
	2.
	3.
Balance date	Years in Business

Turnover Details

Revenue:	Annual Turnover for forthcoming year:	FJD
	Annual Turnover for last financial year:	FJD

Provide guest numbers by country of origin:

	Last Year Actual	Forthcoming Year Estimate
USA/Canada		
UK/Europe		
Australia		
New Zealand		
Japan		
Elsewhere		
Total		
Rooms/Bures available for guests		

Risk Management

Do you have written procedures in place for the following:

General housekeeping? Yes No

Maintenance? Yes No

Regular hazard inspections? Yes No

Incident reporting? Yes No

Walkways

Answer the following regarding all internal and external walkways:

Are all surfaces level and free of cracks/bulges & debris? Yes No

Are all walkways properly illuminated? Yes No

Are all walkways subject to regular inspection and maintenance? Yes No

Fire Safety

Are there designated fire escapes on every floor? Yes No

Are there fire doors in place? Yes No

Are there smoke detectors installed through out the building? Yes No

Is the resort protected by sprinklers? Yes No

Are there regular fire exit drills? Yes No

Are all staff trained in fire safety procedure? Yes No

Food & Drink Preparation

Are staff trained in food hygiene standards? Yes No

Are there independent inspections of food hygiene standards? Yes No

Are there procedures for water sampling and testing in place? Yes No

Guest Activities

Provide full details of all non-water related activities available for guests:

1) At the Hotel/Resort:

2) Away from the Hotel/Resort:

Are physical activities supervised by qualified Hotel/ Resort personnel? Yes No

Provide details:

Water Sports

Provide full details of all water sports/activities available for guests:

Are there signs marking water depth around the swimming pool? Yes No

Are there slip resistant floor surfaces around the pool? Yes No

Are lifeguards on duty at the Hotel/ Resort pool and Hotel/Resort beach (if applicable)? Yes No

Are Scuba Instructors employed by the Hotel/Resort? Yes No

Who certifies them?

Do guests undergo instruction prior to diving? Yes No

Does the Hotel/Resort provide equipment? Yes No

If Yes, list the type of equipment:

How often is equipment serviced and by whom:

Independent Operators/Concessionaires

Which guest activities are controlled by independent operators?

Do you have hold harmless or indemnification agreements with those operators so that they are liable for the personal injury to or property damage of guests? Yes No

If Yes, provide details and attach copies of such agreements.

Disclaimer Notices

Attach a copy of your Disclaimer Notice which guests sign and advise which activities this covers.

Regulations/Acts of Parliament

Do ALL activities provided by the Hotel/Resort meet all Government Regulations or Acts of Parliament that may apply. Please provide details of each activity and the relevant Regulations/Acts on a separate piece of paper. Yes No

Description of Care Custody or Control Exposure

List all other non-owned property in the care, custody or control of the Company with a value in excess of \$10,000 (include details of all guest personal property, goods, merchandise or equipment being leased or on consignment or under bailment):

Location	Type of Property and Basis of Holding	Approximate Value

Inn Keepers Liability

Do the room have safes for guests to use? Yes No

What controls/procedures are in place for the opening of these safes?

Child Minding and Activities

Is there a child minding service provided? Yes No

Are minders trained in first aid? Yes No

Is there a playground for children at the Hotel/Resort? Yes No

Medical Services

Is specific training given to Hotel/Resort staff regarding first aid? Yes No

Does the Hotel/Resort operate a clinic or other medical facility? Yes No

Are there emergency medical procedures in place (e.g. transportation to hospital)? Yes No

Provide details:

Past Losses and Current Claims

Provide full details of ALL LOSSES paid or now reserved (whether or not resulting in claims) occurring during the past five (5) years. Include description of loss and amount paid and/or outstanding.

Are there any claims currently pending against the applicant or are there any circumstances which might give rise to a claim under the proposed insurance? Yes No

Has any Insurer declined to insure you? OR cancelled or refused to renew your insurance? OR imposed special terms to insure you? Yes No

If Yes to any of the above, please give details including name of Insurer:

Declaration

On behalf of the applicant, I/we declare that:

- I/we have read and understood Chubb's Financial Strength Rating, Duty of Disclosure and Privacy Statement in this form;
- all information provided (and where applicable, previously provided) is true and correct and I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances;
- I/we undertake to inform the insurer promptly in writing of any material alteration to the facts declared that occurs prior to completion of the contract of insurance;
- I/we have obtained, and will obtain in the future, the consent to the disclosure and use of personal information from those persons whose personal information is supplied in relation to this form for the purposes of (i) underwriting the risks and (ii) administering and performing any resulting insurance contract.

This form must be signed by the applicant's Chairman of the Board, Managing Director, Chief Executive Officer or Chief Financial Officer.

Signed			
Name		Date	
Position			

Important Information

In this section “We”, “Our” and “Us” means Chubb Insurance New Zealand Limited (Chubb). “You” and “Your” refers to Our customers and prospective customers as well as those who use Our website.

Duty of Disclosure

Your Duty of Disclosure

Before entering into a contract of insurance with Chubb, each prospective insured has a duty to disclose to Chubb information that is material to Chubb’s decision whether to accept the insurance and, if so, on what terms. This includes material information about the insured, any other people and all property and risks insured under the policy. Information may be material whether or not a specific question is asked.

There is the same duty to disclose material information to Chubb before renewal, extension, variation or reinstatement of a contract of insurance with Chubb. You should also provide all material information when You make a claim or if circumstances change during the term of the contract of insurance.

It is important that each prospective insured understands all information provided in support of the application for insurance and that it is correct, as each prospective insured will be bound by the answers and by the information they have provided.

The duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

Consequences of Non-Disclosure

If an insured fails to comply with their duty of disclosure, Chubb may be entitled, without prejudice to its other rights, to reduce its liability under the contract in respect of a claim or refuse to pay the entire claim. Chubb may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

Financial Strength Rating

At the time of print, Chubb has an “AA-” insurer financial strength rating given by S&P Global Ratings. The rating scale is:

The rating scale is:			
AAA Extremely Strong	BBB Good	CCC Very Weak	SD or D Selective default or default
AA Very Strong	BB Marginal	CC Extremely Weak	R Regulatory Action
A Strong	B Weak		NR Not Rated

The rating from ‘AA’ to ‘CCC’ may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories. A full description of the rating scale is available on the S&P Global Ratings [website](#).

Our rating is reviewed annually and may change from time to time, so please refer to Our website for Our latest financial strength rating.

Fair Insurance Code

We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ’s Fair Insurance Code (the Code). The Code and information about the Code is available at www.icnz.org.nz and on request.



Privacy Statement

This statement is a summary of Our privacy policy and provides an overview of how We collect, disclose and handle Your personal information. Our privacy policy may change from time to time and where this occurs, the updated privacy policy will be posted on Our [website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your personal information in accordance with the requirements of New Zealand’s Privacy Act, as amended or replaced from time to time.

Personal Information Handling Practices

When do We collect Your personal information?

Chubb collects Your personal information (which may include health information) from You when You interact with Us, including when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim, complaint or dispute. Chubb may also (and You authorise Chubb to) collect Your personal information from other parties such as brokers or service providers, as detailed in Our privacy policy.

Purpose of Collection

We collect and hold the information to offer products and services to You, including to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint or dispute that may be made under a policy.

If You do not provide Us with this information, We may not be able to provide You or Your organisation with insurance or to respond to any claim, complaint or dispute, or offer other products and services to You or Your organisation.

Sometimes, We may also use Your personal information for Our marketing campaigns and research, to improve Our services or in relation to new products, services or information that may be of interest to You.

Recipients of the Information and Disclosure

We may disclose the information We collect to third parties, including:

- contractors and contracted service providers engaged by Us to deliver Our services or carry out certain business activities on Our behalf (such as actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including lawyers, doctors and other medical service providers, credit reference bureaus and call centres);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- other companies in the Chubb group;
- the policyholder (where the insured person is not the policyholder);
- insurance and reinsurance intermediaries, other insurers, Our reinsurers, marketing agencies; and
- government agencies or organisations (where We are required to by law or otherwise).

These third parties may be located outside New Zealand. In such circumstances We also take steps to ensure Your personal information remains adequately protected.

From time to time, We may use Your personal information to send You offers or information regarding Our products that may be of interest to You. If You do not wish to receive such information, please contact Our Privacy Officer using the contact details provided below.

Rights of Access to, and Correction of, Information

If You would like to access a copy of Your personal information, or to correct or update Your personal information, want to withdraw Your consent to receiving offers of products or services from Us or persons We have an association with, please contact the Privacy Officer by posting correspondence to Chubb Insurance New Zealand Limited, PO Box 734, Auckland; telephoning: +64 (9) 3771459; or emailing Privacy.NZ@chubb.com.

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our [Privacy Policy](#) for more details, or contact Our Privacy Officer at the details above.

You also have a right to address Your complaint directly to the Privacy Commissioner by telephoning 0800 803 909, emailing enquiries@privacy.org.nz or using the online form available on the Privacy Commissioner's website at www.privacy.org.nz.

About Chubb in New Zealand

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries and territories, Chubb provides corporate and commercial property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 33,000 people worldwide.

Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate and commercial property & casualty, group personal accident and corporate travel insurance products. Chubb in NZ also serves individuals with a substantial home and contents portfolio to protect, and individuals purchasing travel and personal accident insurance. It leverages global expertise and local acumen to tailor solutions to mitigate risks for clients ranging from large multinational companies to local corporates and SMEs, with all product offerings transacted through brokers.

More information can be found at www.chubb.com/nz.

Contact Us

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Financial Services Provider No. 35924

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