

OFFICE INSURANCE

PROPOSAL FORM

AMC Insurance understand the risks associated with securing appropriate office insurance for your business. We work closely with insurers to tailor policies that protect our clients' businesses, while maintaining a competitive rate. Our team of brokers are committed to guiding clients through the insurance process by providing professional advice in easy-to-understand language. Let us help you get the most out of your insurance.

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Business Activities	
Insured Name(s) and Entity(ies) requiring coverage (including ABN/ACN)	
Full Address Details (including suite, level, street number, postcode, state):	
Will there be any interested parties noted on the insurance (e.g. landlord)? If so, please confirm full details:	
What activities do you undertake from this premises?	
Will the premises used for any other activities unrelated to your own profession?	
Will more than 30% of the property be vacant?	
Claims and Disclosure Information	
<p>In the past five (5) years, have you, or anyone else insured by this policy:</p> <ul style="list-style-type: none"> ▪ Lodged more than three (3) claims for loss, or ▪ Had any claims made against you, or ▪ Lodged claims totalling more than \$5,000? <p>Please include details of any losses regardless of whether covered or claimed by insurance or not.</p>	
<p>In the past 10 years have you or any named insured/business/corporation/director had an insurance policy cancelled, declined or had special terms imposed, been declared bankrupt or involved in a business which became insolvent? If yes, please provide full details.</p>	
<p>In the past 5 years have you are any named insured ever been convicted, or have charges pending, for any criminal offence (other than minor traffic convictions)? If yes, please provide full details.</p>	
Construction	
External Walls (e.g. brick, concrete, timber, iron, fibro)	
Roof (e.g. concrete, iron/steel on timber, iron/steel on metal, tiles, asbestos)	
<p>Does Sandwich Panel (EPS) make up any of the internal or external wall or roof area? <i>(A sandwich panel is a product used to clad the walls and roofs of buildings. Each panel comprises a core of thermoinsulating material, layered on both sides with sheet metal. Sandwich panels are not structural materials.)</i></p>	

Floor (e.g. concrete, timber)	
Approximate Year Built	
Has the property been rewired or replumbed in the last 30 years (if known)?	
Total number of stories of your Building?	
Fire Protection	
Specify Fire Protection (e.g. smoke detectors, alarm, monitored alarm)	
Fire Sprinklers	
Are the premises connected to town water and in the area of a permanently manned Fire Station?	
Security Protection	
Is your property in a retail or an office building with after hour security and no external access?	
Specify security on Ground Level Opening Windows (e.g. no locks, snib locks, bars, grilles); and	
Does this protection apply to some, most or all windows?	
Specify External Doors (e.g. no locks, deadlocks, swipe cards)	
Specify Burglary Alarm (e.g. no alarm, local alarm, monitored alarm)	

In the table below, please indicate the sum insured for each section (as/if required). The following page includes an overview and description of these covers/risks, but please call or email us for further clarification or advice:

Coverage Required	
Property Section – Building	\$
Property Section – Contents	\$
Is Flood cover required?	
Theft	\$
Additional Increased Costs of Working	\$
Is Glass cover required?	
Public Liability	\$
General Property (please specify description/make/model/value of items with individual value over \$2,500)	\$
Electronic Equipment Breakdown (please provide split of values between total of ‘electronic equipment’ and ‘computer equipment’)	\$

Excess	
Do you have a preferred excess (e.g. \$250, \$500, \$1,000)?	\$

Please use the below section to advise any other comments, feedback, or concerns about your risk:

Additional Risk Information and/or Comments

Empty text area for providing additional risk information and/or comments.

The following are a list of risks which you may wish to consider including under your policy. If you would like a quote to include these covers, please confirm details on the previous page or contact us for assistance:

Cover/Description	Claims Example
Material Damage - covers damage to your contents/buildings at the business premises (e.g. from fire, storm, wind, water)	A storm causes minor damage to the building resulting in water damage to your computer equipment, files and furnishings at a cost of \$14,000.
Additional Increase in Cost of Working - covers costs incurred in an attempt to reduce loss of income following a claim.	A major fire destroys your contents and computer systems; restricting access to trade from your premises. Additional costs are incurred to temporarily relocate your business to prevent further loss of income.
Theft - covers loss or damage to contents arising from actual or attempted burglary from the business premises	The business is broken into with a laptop being stolen and malicious damage caused to the furnishings resulting in the replacement of contents and clean-up costs of \$9,000
Glass - covers replacement value for internal/external glass at the business premises	The plate glass windows on the street frontage are smashed by vandals with a replacement cost of \$5,000
Broadform Liability (Public Liability) - covers personal injury and property damage you are legally liable to pay in connection with your business or products	During a presentation to your client one of the attendees trips over your laptop cord while trying to greet you and suffers an injury to their head and back after falling. Legal costs and contribution for negligence towards medical costs is in excess of \$25,000
General Property - covers loss or damage to portable and valuable items carried away from the business premises	While attending an interstate function your laptop is lost with a replacement cost of \$4,000 including the carry bag.
Electronic Equipment Breakdown - covers the cost of repairing, or potentially replacing, property as a result of breakdown (e.g. computers, servers, printers)	Computer server suddenly malfunctions from an electronic defect and requires repairs to be carried out are uneconomical and the insurer agrees to replace the server at a value of \$5,000
Tax Audit - covers the fees of an accountant in connection with a statutory tax audit of your business	An audit is conducted by the Australian Taxation Office requiring accountancy costs to the value of \$8,000

Declaration

I/We the undersigned duly authorised person(s) declare that:

- I am/we are authorised by each of the Insured's to sign this proposal form
- The above statements are accurate, correct and complete
- No information pertinent to this proposal form has been withheld
- I/we have read the important notices supplied with this proposal form and I/we understand the advice given in relation to the duty of disclosure
- I/we have conscientiously made all necessary and comprehensive enquiries in order to comply with the duty of disclosure
- I/we understand that no insurance is in place until such time as the insurer has confirmed acceptance of the proposed insurance
- I/we undertake to notify the insurer of any material alteration to these facts occurring prior to completion of the contract of insurance
- I/we acknowledge that the insurer relies on the information and representations in this proposal form and otherwise made by me/us in relation to this insurance
- Except where indicated to the contrary, I/we understand that any statements made in this proposal form will be treated by the insurer as a statement made by all persons to be insured

I/we have read the Privacy Statement within the Important Notices supplied, and give permission to the use, disclosure and obtaining of personal information about the insured for the intention shown in the Privacy Statement.

SIGNATURE	<div style="font-size: 2em; font-weight: bold; margin-bottom: 5px;">X</div> <hr style="border: 1px solid black;"/>
NAME	
POSITION	
DATE	