

about | RECRUITMENT SERVICES

COMBINED LIABILITY INSURANCE PACKAGE PROPOSAL



IMPORTANT INFORMATION: PLEASE READ THE FOLLOWING INFORMATION BEFORE COMPLETING THIS PROPOSAL

Obtaining a Quotation

To minimise delays in obtaining a quotation please provide complete answers to all questions in this proposal and attach relevant brochures, CVs, etc. that you believe will help us understand your business.

Your Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you, and if so, the terms and conditions on which we will insure you.

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

Information you do not need to give

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

- that reduces the risk to be undertaken by us;
- that is of common knowledge;
- that we already know or should know in the ordinary course of our business as an insurer;
- that has been indicated by us as not necessary for us to know.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, or may cancel the contract. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Defence Costs & Averaging Provision

General Conditions within the policy provides that if your liability for any Claim is for an amount in excess of the amount of the limit of liability, then we, under Section 2 and Section 3 of this policy shall only cover the same proportion of such defence costs as the limit of liability bears to the total amount to be paid dispose of the claim (exclusive of defence costs).

Claims Made and Notified Policy

The cover provided under Section 2 and Section 3 of this policy operates on a 'Claims Made and Notified' basis. This means that the policy only covers you for claims made against you and notified to us in writing during the period of insurance.

Where a 'Retroactive Date' is specified in your policy schedule, your policy only covers any claim made against you during the period of insurance that arises from any conduct, act, error or omission that occurred on or after the Retroactive Date.

Section 40(3) of the *Insurance Contracts Act 1984* (Cth) provides that where an insured gives notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as reasonably practicable after the insured became aware of those facts but before the period of expiry, the insurer is not relieved of liability under the insurance contract in respect of the claim, by reason only that it was made after the expiration of the period of insurance.

The above right arises solely under Section 40(3) of the *Insurance Contracts 1984* (Cth) and not under your insurance policy.

Liability assumed by you under a contract or agreement

It is not possible for you to transfer to us the entire spectrum of legal liabilities which you may be compelled to bear under the terms of a wide variety of Indemnity and/or Hold Harmless Clauses frequently inserted into commercial business contracts by principals, lessors or other parties.

Liability assumed by you under contract or agreement is only covered to the extent described in your insurance policy.

Prior to accepting legal liability for loss, destruction, damage or injury, which would not otherwise have attached to you at law, you should contact your insurance broker to enquire whether your insurance policy covers such liability or, if not, whether it may be so extended.

Subrogation Agreements

Where another person would be liable to compensate you for any legal liability for loss, destruction, damage or injury otherwise covered by this insurance, but you have agreed with that person either before or after the loss, destruction, damage or injury

occurred that you would not seek to recover any monies from that person, we will not cover you under this insurance for such legal liability for loss, destruction, damage or injury.

Privacy

About Underwriting value the privacy of your personal information and we will ensure the handling of your personal information is dealt with in accordance with the *Privacy Act 1988* (Cth) (the Act) and the relevant Australian Privacy Principals. Our full privacy policy can be accessed at aboutunderwriting.com.au

When we provide insurance products and/or services, we ask you for the personal information we need to assess applications for insurance policies, to administer and manage insurance policies and to investigate and handle claims. This can include a broad range of information ranging from your name, date of birth, address and contact details to other information about your personal affairs including your profession, financial affairs including financial statements, any criminal convictions or claims.

We may need to disclose personal information that you provide us to contractors, coinsureds, insurers and underwriters (who may be located overseas), lawyers, claims adjusters and others engaged by About Underwriting to enable them to administer policies or handle claims. Regardless of the information shared, we will take all reasonable steps to ensure that the above parties protect your information in the same way that we do.

Our Privacy Policy shown in the above link contains information about how you can access the information we hold about you, ask us to correct it, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by emailing to privacy@aboutunderwriting.com.au

Consent

By visiting any of our websites, online quotation systems, applying for, renewing or using any of our products or services you agree to your information being collected, held, used and disclosed as set out in our Privacy Policy.

Complaints or Disputes

If you wish to make a complaint about our products or services, or a Privacy breach, you can contact us at complaints@aboutunderwriting.com.au or privacy@aboutunderwriting.com.au Please refer to our complaints & disputes process detailed at aboutunderwriting.com.au

If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact:

Lloyd's Underwriters' General Representative in Australia
Level 9, 1 O'Connell St
Sydney NSW 2000
Telephone Number: (02) 8298 0783
Email: ldraustralia@lloyds.com

who will refer your dispute to the Complaints team at Lloyd's.

Complaints that cannot be resolved may be escalated to an independent dispute resolution body; Financial Ombudsman Services Limited (FOS). This external dispute resolution body has the ability to make decisions of which About Underwriting are obliged to comply.

Contact details are:

Financial Ombudsman Services Limited

Phone: 1800 367 287

Email: info@fos.org.au

Internet: <http://www.fos.org.au>

GPO Box 3, Melbourne, VIC 3001

Recruitment Services Package Proposal

This Proposal is for Professional Indemnity and General and Products Liability; specific to Recruitment Services. Additional sections such as Management Liability, Cyber Liability and Statutory Liability are available as part of the **about** Recruitment Services Package. Addenda can be found at the end of this Proposal.

“You/your” in this Proposal means the “Named Insured”.

About you

1. Named insured(s):

2. Trading name(s):

3. ABN:

Are you registered for GST?

Yes No

4. Web address(es):

5. Principal business address:

6. Other business locations:

About the business

7. Please provide a detailed description of the Business:

Please attach any relevant brochures or other documentation.

8. Business commencement date:

9. Principals, Partners or Directors details:

Name of Principals, Partners or Directors	Age	Qualifications	Date Qualified (DD/MM/YYYY)	Years Practising as Principal	
				This Practice	Previous Practice

10. Employees

Number of Staff

Principals/Partners/Directors	<input type="text"/>
Internal Employees	<input type="text"/>
On-Hired Employees	<input type="text"/>
On-Hired Contractors – White Collar	<input type="text"/>
On-Hired Contractors – Blue Collar	<input type="text"/>
Total	<input type="text"/>

11. Please list your professional memberships:

12. Do you conduct business overseas? Yes No

If Yes, please provide details:

13. Has the name of your business ever changed or have you ever operated your business under a different corporate entity? Yes No

If Yes, please provide additional information:

14. Has your business amalgamated, merged or acquired any other business or practice? Yes No

If Yes, please provide additional information:

15. Is any Principal/Partner/Director associated or connected with any other business?

If Yes, please provide details:

Yes

No

16. Gross Turnover:

Past financial year:

Current financial year:

Next financial year:

17. Please provide split of **fee income derived** and to be derived from each of the following in the past 12 Months and estimated for the next 12 Months:

	Past 12 Months	Estimated next 12 Months:
a) Placement of candidates in permanent positions	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
b) Temporary placement of Employees and Contractors for the provision of On-Hired Services or On-Hired Medical Services	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
c) Payroll management for Employees and Contractors	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
d) Employment consulting services in the areas of occupational health and safety, human resources, human resources relations, human resources management, employment, outsourcing, and psychological testing, reference checking, workplace assessments, careers counselling and/or change management	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
e) Group training, apprentices and induction activities	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
f) Contractor management services	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
g) Other – please detail: <input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Total	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

18. On-Hired Services

Are any of your On-Hired Employees or On-Hired Contractors placed in any of the following industries:

- a) Mining Yes No
- b) Petrochemicals Yes No
- c) Marine Yes No
- d) Oil & Gas Yes No
- e) Aerospace Yes No

If Yes, please provide details:

19. Please provide a breakdown of the following industries and applicable gross wages/fees payable (including any trust distributions):

NB: Blue Collar On-Hired Services is defined as: Skilled and unskilled manual labour, trades-people both qualified and unqualified, who are on-hired to Host Employers.

	On-Hired Employees \$AUD Gross Wages Payable		On-Hired Contractors \$AUD Gross Fees Payable	
	Last 12 months	Next 12 months	Last 12 months	Next 12 months
White Collar				
Clerical/Secretarial/Bookkeepers				
Hospitality				
Retail				
Other White Collar – please detail:				
White Collar – Professionals				
Accountants				
Architects/Engineers				
IT Consultants				
Lawyers				
Other Professionals – please detail:				
Medical / Childcare				
Childcare Workers				
Healthcare Workers/Carers				
Nurses				
Midwifery				
Medical Practitioners				
Other Medical – please detail:				
Blue Collar				
Aviation				
Construction/Trades/Industrial				
Drivers				
Food Processing				
Marine				
Mining – Above Ground				
Mining – Below Ground				
Scaffolders/Riggers				
Security – Crowd Control				
Security – Static Guarding				
Stores				
Welders				
Other Blue Collar – please detail:				
TOTAL				

20. This policy will automatically provide vicarious cover for your On-Hired Contractors. Do you wish to extend cover for actions and services of Contractors while on-hired? Yes No

21. Do you use standard terms of business or engagement for On-Hired Employees and Contractors? Yes No

If Yes, please provide percentage of use:

Please provide a copy of your Standard Terms of Business or Engagement with your submission.

22. Do you reference check all Employees, Permanent Placements, On-Hired Employees and On-Hired Contractors prior to all engagements? Yes No

23. Do you carry out full OH&S checks on Host Employers prior to all engagements? Yes No

24. Please provide a percentage split of the states in which you generate your fee income:

ACT: <input type="text"/>	NSW: <input type="text"/>	NT: <input type="text"/>	QLD: <input type="text"/>	SA: <input type="text"/>
TAS: <input type="text"/>	VIC: <input type="text"/>	WA: <input type="text"/>	O/S: <input type="text"/>	Total: <input type="text"/>

Duties

- 25. a) Are duties segregated so that no one person can control signing cheques, preparing cheque requisitions, reconciling bank statements or issuing fund transfer instructions above \$5,000, from commencement to completion without referral to another party (i.e. financial controller or director)? Yes No
- b) Are duties segregated so that no one person can control refund of monies or return of goods above \$5,000, from commencement to completion without referral to another party (i.e. financial controller or director)? Yes No
- c) Are all employees required to take a minimum of two weeks uninterrupted annual leave per year? Yes No

26. Do you require Fidelity Cover? Yes No

If Yes, please select your preferred sub-limit:

\$50,000 \$100,000 \$250,000

About your Claims

NB. The following claims questions relate to all matters of all policy sections, ie: Professional Indemnity, General and Products Liability, Management Liability, Cyber Liability and Statutory Liability:

27. After full enquiry of all your employees, has any insurance claim been made against you or your business or that of any principal, partner, director or employee in this or any other business? Yes No

If Yes, please provide details:

Date Notified (DD/MM/YYYY)	Insurer	Description	Amount Paid	Maximum Potential Loss	Finalised or Open	Claimant Name

28. Are you aware of any circumstances or incidents which may result in a claim being made against you or your business or the business of any principal, partner, director or employee? Yes No

If Yes, please provide details of circumstances or incidents:

29. Have you or any of your employees ever been the subject of any disciplinary proceedings or actions for misconduct in a professional respect whilst in this or any other business? Yes No

If Yes, please provide details of proceedings or actions:

30. Have you, your principals, partners, directors or predecessors in business had insurance declined, cancelled, refused or had any special terms imposed? If Yes, please provide details: Yes No

About your cover

31. Do you currently have Professional Indemnity or General and Products Liability insurance in force for the activities for which cover is being proposed? Yes No

If Yes, please provide the following details:

	Insurer	Renewal Date	Limit of Indemnity	Deductible	Premium
Professional Indemnity	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
General & Products Liability	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

32. Please select which Limit of Indemnity is required for Professional Indemnity:

- \$1,000,000
 \$2,000,000
 \$5,000,000
 \$10,000,000
 \$20,000,000
 Other

33. Please select which Limit of Indemnity is required for General and Products Liability:

- \$5,000,000
 \$10,000,000
 \$20,000,000
 Other

Management Liability Addendum

Only complete this section if Management Liability cover is required

34. Do you require a quotation for Management Liability insurance? Yes No

If Yes, please complete the following questions:

35. Please select which Limit of Indemnity is required for Management Liability:

\$500,000 \$1,000,000 \$2,000,000 \$5,000,000 \$10,000,000 Other

36. At last financial year end, please state:

Net Profit

Gross Total Assets

Gross Total Liabilities

37. Do you require Employment Practices Liability? Yes No

If Yes, please select your preferred sub-limit:

\$250,000 \$500,000 \$1,000,000 \$2,000,000 \$5,000,000 Other

38. Retrenchments in the last 12 months/next 12 months: Number last 12 Months:

Estimate next 12 Months:

39. Are all employees provided with written employee procedures (e.g. Employee Handbook)?

Yes No

40. Do you require Statutory Liability?

Yes No

If Yes, please select your preferred sub-limit:

\$100,000 \$250,000 \$500,000 \$1,000,000

41. Have you suffered any Occupational Health & Safety breaches in the last 5 years? Yes No

If Yes, please provide details:

42. Do you require Crime Cover? Yes No

If Yes, please select your preferred sub-limit:

\$50,000 \$100,000 \$250,000 \$500,000

43. How often is an independent physical review of stock reconciled against inventory records?

Weekly Monthly Annually Other:

44. Are there any facts or circumstances that may affect the ability of the company to meet all its debts as and when they fall due? Yes No

If Yes, please provide details:

45. Do you require Internet Liability? Yes No

If Yes, please select your preferred sub-limit:

\$50,000 \$100,000 \$200,000

46. Please advise the number of websites cover is required for:

47. Please list website addresses requiring cover:

Cyber Liability Addendum

Only complete this section if Cyber Liability cover is required

48. Do you require a quotation for Cyber Liability insurance? Yes No

If Yes, please complete the following questions:

49. Have there been any data breaches in the last 5 years? Yes No

If Yes, please provide details:

50. How much of your business is transacted online?

51. Do you store payment card details on your network? Yes No

52. Are you compliant with the latest payment card industry data security standard? Yes No

53. Please detail which of the following data types you collect:

- a) Third Party Corporate Confidential Data Yes No
- b) Credit and Debit Payments Yes No
- c) Credit History or Credit Rating Yes No
- d) Medical or Health Records Yes No

54. How many individual records are stored on your system?

55. Do you have a fully documented and tested business continuity plan in place? Yes No

56. Are your IT systems hosted on the company's own server or hosted by an external service provider?

57. Does your or your external service provider's IT systems comply with the following security requirements?

- a) Is anti-virus software installed on all desktops and servers? Yes No
- b) Are all external network gateways protected by a firewall? Yes No
- c) Is all critical data backed up at least weekly? Yes No

If No to any of the above, please provide details:

58. Please select which Limit of Indemnity is required for Cyber Liability:

- \$50,000
 \$100,000
 \$250,000
 \$500,000
 \$1,000,000
 \$2,000,000
 \$5,000,000
 Other

Statutory Liability/Legal Costs Addendum

Only complete this section if separate Statutory Liability/Legal Costs cover is required

59. Do you require a quotation for Statutory Liability/Legal Costs insurance? Yes No

If Yes, please complete the following questions:

60. Have you suffered any Occupational Health & Safety breaches in the last 5 years? Yes No

If Yes, please provide details:

61. Have you attained a Quality Insurance Certification to ISO 9000 series or industry-specific accreditation peculiar to workplace or environmental procedures? Yes No

62. Do you have a current manual for Occupational Health & Safety Procedures and Environmental Protection Procedures and are these manuals distributed to all employees? Yes No

If Yes, please provide details:

63. Do you have a safety management system in place, including a risk register? Yes No

64. Have you ever had a penalty or premium loading imposed on your Workers Compensation insurance?

If Yes, please provide details: Yes No

65. Please select which Limit of Indemnity is required for Statutory Liability and Legal Costs:

Statutory Liability	<input type="checkbox"/> \$500,000	<input type="checkbox"/> \$1,000,000	<input type="checkbox"/> \$2,000,000	<input type="checkbox"/> \$5,000,000	Other <input style="width: 60px;" type="text"/>
Legal Costs	<input type="checkbox"/> \$500,000	<input type="checkbox"/> \$1,000,000	<input type="checkbox"/> \$2,000,000	<input type="checkbox"/> \$5,000,000	Other <input style="width: 60px;" type="text"/>

66. Do you have Statutory Liability cover under any of your other insurances? (i.e. Management Liability, Professional Indemnity, General and Products Liability)? Yes No

If Yes, please provide details:

Additional Information

If insufficient space to complete questions, please provide at this section:

Declaration

I acknowledge that I have read and understood the important notices and privacy statement contained in this proposal and addenda. Where I have provided information about another individual, I declare the individual has been made aware of the facts contained in the important notices and privacy statement.

I agree that this proposal and addenda together with any other information or documents supplied shall form the basis of the contract of insurance.

I declare that I am authorised to complete this proposal and addenda on behalf of the Insured and that to the best of my knowledge the statements, particulars and information contained in this proposal and addenda and any other documents accompanying this proposal and addenda are true and correct in every detail and that no material facts have been misstated or omitted.

I undertake to inform about Underwriting of any material alteration to those facts before entering into a contract of insurance.

Date:

Name:

Position:

Signature:



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