Early Childhood Scheme Liability Proposal Form



It is important that all questions are answered fully. Where there is insufficient space, please attach additional information to this proposal. This policy will solely over the policyholder.

All material facts must be disclosed – whether subject to a specific question contained herein or not. You have a continuing duty to disclose all material facts to your insurer throughout the duration of any period of insurance. Failure to disclose a material fact may prejudice your rights under the policy in the event of a claim and/or render the policy void.

A material fact is any fact, matter or other information which may alter or influence an insurer's assessment or acceptance of this application. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer.

Your Details	
Name of Insured	
Address	
Staff Numbers	
Stall Numbers	
Full Time	Part Time
Contractors	Temporary
Volunteers	
Financial Information	
Turnover last financial year (including donations)	\$
Profit/Loss last financial year	\$ Profit Loss
Is your company able to meet its debts as they fall due?	Yes No
If No, please provide details	
Employee Checks	
Do you undertake criminal background and reference checks on all staff prior to employing?	Yes No
If No, please provide details in the space provided below on what procedures you do undertake?	

Claims and Circumstances Please answer this question in respect of all liability cover	
After enquiry of all partners, principals, senior employees, officers and volunteers, have there ever been any claims made against you or have any circumstances occurred, or become known to you, that may give rise to a claim against any of you?	
After enquiry of all staff, have there ever been any investigational inquiries of any individual?	
If You have answered Yes to the above, please provide details in the space provided below:	
Type of Cover Required	
Type of cover required	
Liability Package Policy Public Liability, Statutory Liability, Employers Liability Package* Public Liability only*	
*these options can only be taken up by Childcares and/or Playcentres	
Declaration	
On behalf of all proposed insured's, I/We declare and agree that	
a) All information provided, in this proposal or attachments, is true and complete in every respect and that no Material Facts remain undisclosed;	
b) If this risk is accepted, such information will be incorporated into and form the basis of the contract of insurance;	
c) I/We understand that SPUA requires this information in order to evaluate this proposal and that Privacy Act 1993 entitles me/us to have access to, and request the correction of, any information retained;	
d) SPUA is authorised to disclose information to its advisers, reinsurers, other insurers and parties with a financial interest in the subject matter of this proposal;	
e) SPUA is authorised to check details against the Insurance Claims Register and to place information on the Insurance Claims Register which other insurers can access on behalf of Certain Underwriters at Lloyd's;	
f) SPUA is authorised to obtain from other parties any information which may be relevant to the acceptance of this risk;	
g) The signing of this proposal does not bind either party to complete the contract and that no cover will be in force until confirmed by SPUA.	
Signed	

Date

Insured(s) Signature