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Registered & Head office: New India Assurance Building 87, M.G Road, Fort, Mumbai – 400001 (India)

## ***PROPOSAL FOR EMPLOYERS LIABILITY INSURANCE***

No risk attaches until the proposal has been accepted by the company and premium is paid or agreed to be paid

### **YOUR DETAILS**

Business name:	
Business's physical address:	
Type of business:	
Contact details:	Postal Address
Telephone:	(work)
	(home)
	(mobile)
	Email

### **YOUR DUTY OF DISCLOSURE**

You must tell us everything you know (or could be reasonably expected to know) that a prudent insurer would want to take into account in deciding:

- whether to accept your proposal, and

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- if so, on what terms.

Examples of what you must tell us include:

- anything that increases the risk of a claim
- any criminal offending or convictions
- any previous insurance claims
- any refusal by another insurer to insure you on standard terms, or continue to insure you on standard terms.

You must also tell us this every time this policy renews, and when you make any changes to it.

If you fail to do this, we may avoid the policy back to when it started as if you were never insured at all.

When in doubt, disclose. We treat all information confidentially.

## **YOUR PRIVACY**

We collect and receive your personal information in this proposal to decide whether to insure you. We hold it. You have rights to access it, and correct it under the Privacy Act 1993.

You must supply your personal information to us if it comes within your duty of disclosure (see Your Duty of Disclosure above). If you fail to do so, we may decline your proposal or avoid your insurance retrospectively.

We obtain your authority below to transfer some or all of it to other members of the insurance industry, financially interested parties noted on your policy and Insurance Claims Register Limited.

## **YOUR PREVIOUS HISTORY**

The following questions must be answered in relation to the business, and in relation to every director and manager of the business

*Please circle*

Has any insurer ever refused to insure you on standard terms, or refused to renew your insurance on standard terms?	Yes/No
Has any insurer ever refused to pay your insurance claim?	Yes/No
Have you made any insurance claim in the last five years?	Yes/No

Do you know of any circumstances that could lead to a claim under any of our policies in the future?	Yes/No
Do you have any criminal convictions (including traffic offences, but not parking offences), or are you currently facing a prosecution? If <b>Yes</b> , please list each offence or prosecution, and each sentence your business has received.	Yes/No
If you have answered <b>Yes</b> to any of the above questions, please write full details below.	

## **BUSINESS DETAILS**

What is the estimated business turnover?	
Number of years since business established?	
Estimated annual wages of business?	
Number of employees?	
Is any work done away from your business?  If <b>Yes</b> , please describe.	Yes/No
Does your business involve dangerous operations (e.g. hazardous substances, use of naked or open heat sources, excavation of land)?  If <b>Yes</b> , please describe.	Yes/No
Does your business operate outside New Zealand in any way	Yes/No
Please describe land on which your business is situated:	
Does your business discharge dangerous or toxic substances?	Yes/No
Do you store other people's property at your business?	Yes/No

If <b>Yes</b> , please state type, value and location of those items.	
Has your business ever been investigated, issued with an official notice, prosecuted or sued under the:  • Building Act?  • Health and Safety in Employment Act?	
	Yes/No
	Yes/No
If you have answered <b>Yes</b> to any of these above questions, please write full details below.          	

## **OPTIONAL LIABILITY COVER**

Do you require the Exemplary Damages in NZ extension?	Yes/No
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## **SUMS INSURED:**

Legal Liability	\$
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## **YOUR DECLARATION**

I declare that I:

- 1 Have answered all questions truthfully.

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- 2 Have, in addition, disclosed all material facts to New India (please see Your Duty of Disclosure above)
- 3 Agree to the policy terms and conditions.
- 4 Authorise:
- 4.1 New India to advise me of its other services from time to time
- 4.2 The disclosure of my personal information held by New India to other members of the insurance industry, financially interested parties noted on the policy and Insurance Claims Register Limited.
- 4.3 The disclosure of my personal information held by other members of the insurance industry and Insurance Claims Register Limited to New India for the purpose of considering this proposal and administering the policy.
- 5 Am authorised to complete this proposal on behalf of anyone else to be insured under the policy, and agree that they give the same declarations.

Signature of Proposer

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Date / /