

**AIB INSURANCE BROKERS
Australian Bed & Breakfast
Inn-surance Specialists**



**BED & BREAKFAST AND HOSTED ACCOMMODATION
INSURANCE APPLICATION FORM**

AFS No: 246282
ABN: 87 009 635 527

Participating broker:

Name:			
A/C Exec:			
Phone:		Fax:	
Email:		FSRA License No.:	
Insurance to commence from: / / at 4:00pm LST		To: / / at 4:00pm LST	

Important Facts: Please read these notes before completing the proposal:-

Your duty of disclosure	<p>Before entering into this Policy, 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, to be a matter relevant to the Our decision on whether to insure You and if so on what terms. You have the same duty to disclose those matters to Us before You renew, extend, vary or re- instate this Policy.</p> <p>Your are not required to tell Us about a matter:</p> <ul style="list-style-type: none"> ➤ . That diminish the risk to be undertaken by Us; ➤ . That is of common knowledge; ➤ . That We know, or should know in the ordinary course of Our business; ➤ If We have waived the requirement for You to tell Us.
Non Disclosure	<p>If You do not comply with Your duty of disclosure, We may reduce or refuse to pay a claim, or We may cancel the policy.</p> <p>If You fraudulently fail to comply with Your duty of disclosure, We may refuse to pay a claim and treat the Policy as never having been in existence.</p>
Subrogation Rights	<p>If You have entered into an agreement, which excludes or limits your right to recover part or all of any loss or damage from another party, We will not cover You for that loss or damage under the Policy.</p>
Third Party Interests	<p>You must inform Us of the interests of all third parties (e.g. financiers, lessors) to be covered by this Policy. We will protect their interests only if You have informed Us of them and they are noted on the Schedule.</p>

Underwritten by: QBE Insurance (Australia) Limited – QBE Commercial

AIB Insurance Brokers – 78 Primary School Court, Maroochydore QLD 4558
P.O. Box 2082, Sunshine Plaza, QLD 4558
Phone 07 5409 4600
Fax 07 5479 2082

1. The Applicant

Name of Business:		A.B.N.	Input Tax Credit %
Name of Owners:			
Postal Address:		State:	Post Code:
Address of the risk to be insured:		State:	Post Code:
Phone:		Email:	
Fax:		Web site:	

2. Interested Party

Does anyone other than You have a financial interest in your property?	YES	NO
If YES, please provide name of financial institution or other interested party, and type of financial agreement i.e mortgagee.		

3. Description of the business (please answer YES or NO where appropriate)

Do you, or your Innsitter/Manager meet & greet and farewell your guests?		
Do you provide breakfast or breakfast provisions for your guests?		
Which of the following best describes your property to us:		
Homestay		Farmstay
Cottages away from you		B & B you live in
Apartment		Other (description)
Brick walls		Timber walls
Weatherboard walls		Stone walls
Are the Buildings Heritage and/or National Trust listed?		Year of construction
In the last 10 years has your Home/B&B been replumbed?		Rewired?
Number of Guests bedrooms		Number of Guests
Are you a member of:		B & B Association – State/National
The Bed & Breakfast Book		Regional Tourist Authority
Local B & B Network		Nothing at Present
Applicant's date of birth (you may be entitled to a discount if over 55):		/ /

4. Buildings & Contents (replacement) Sums Insured

Buildings (list each separate structure with value)	Contents	
Residence	\$	Residence: \$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
N.B. Contents – For policy limits at the B&B or Temporarily removed relating to Works of Art, Pictures, Tapestries, Rugs or Jewellery, Gold or Silver Articles, Furs, Watches and collections of any kind, please see notes on page 5 of this proposal.		

Value of any Signs	\$	Materials your signs made of?	
Are the signs attached to your building?		Or freestanding in yard?	

5. Security Details (please answer YES or NO as appropriate)

Key Operated Window locks on all windows		Security screens on all windows		Alarm System	
Security doors on all doors		Deadlocks on all Doors		Smoke detectors	
Are you on a house block		On acreage		How many acres	
Town water		Water tanks	Bores	Number of dams	

6. Restaurant/Tea Rooms

Do you have a restaurant or tea rooms open to the general public (other than your paying guests)?		If so what is the seating capacity?	
How many days per week is it open?		How many hours per day?	
What is the annual turnover of the restaurant/tea room (excluding B&B guests)			\$

7. Machinery Breakdown details (if cover required please indicate the number of items)

Fusion is covered automatically under the Building and Contents section of the Policy. Machinery Breakdown is an elective cover for sudden and unforeseen physical loss or damage to machinery which requires immediate repair or replacement to allow continuation of use. If you wish to include this cover please indicate the number of items you have of the following:

Refrigerators		Freezers		Microwaves		Washing machines & Driers	
Dishwashers		Air conditioners		Spa pumps		Generators	
House (water) pumps/Pool Pump		Submersible pump under 5hp		Submersible pump over 5hp		Grey water pumps	
Cool Room		Cool room motors "sealed/ semi" sealed		Cool room motors "open"		Cool room motor sizes	

8. Electronic Equipment

Damage to electrical and electronic items by lightning strike is automatically covered under the Building and Contents section of the Policy. Electronic Equipment is elective cover for damage to the power boards of electronic equipment that can also occur as a result of electrical "surges and spikes". Please include any commercial telephone system.

Description	Make & Model	Serial No.	Year of Purchase	Value
				\$
				\$
				\$
				\$
				\$

9. Legal Liability (Public/Products/Personal)

Limit of liability – please indicate \$10,000,000 or \$20,000,000				\$
Please answer YES or NO if you require an extension to include your liability for any of the following activities				
Unregistered vehicles		Acreage		Wedding Photos
Farm animals		BYO Horse – Excess \$2000		Bicycles
Seminars		Hobby farm		Weddings – no catering
# Canoes/Watercraft		Afternoon teas - public		Catered art gallery functions
Small gym		Functions		Weddings - catered
Other		Describe:		
Do you run a professional business from your B & B?		Describe:		
# Liability relating to Canoes/Watercraft in excess of 8 metres in length is excluded from this policy, please advise if cover for such items is required.				

10. Business Interruption

This cover is designed to protect your loss of weekly income resulting from interruption or interference to the business caused by an event which is covered by the Buildings and/or Contents and/or Machinery Breakdown sections of the policy (where taken).	
Indemnity period - please indicate between 13 – 52 weeks. (the period during which the results of the business are affected as a consequence of damage covered by the Building, Contents or Machinery Breakdown sections (where taken) of the policy).	Weeks
Gross Annual Income (Annual turnover less the purchase cost of stock)	\$
Claims Preparation Costs (the reasonable expenses incurred by you with our consent for the preparation of claims under Building, Contents or Business Interruption sections (where taken) of the policy).	\$10,000
Additional Increase Costs of Working (additional expenditure reasonably incurred to minimise the effect of the loss or damage to the business during the indemnity period)	\$5,000
Outstanding Accounts Receivable (loss of outstanding accounts due to you resulting from loss or damage to your business records at the risk location by events insured by the Building/Contents section of the policy)	\$

11. Excesses

All covers provided in this package are subject to a basic excess of \$100 with the exception of Liability claims for personal injury which have a nil excess. Please indicate if you wish to increase your basic excess from \$100 to:	\$250	
	\$500	
	\$1,000	

12. Previous Insurance

Name of previous Insurer (not agent or broker):	
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13. Claims/Insurance History

Have you, or any, partner or manager of this business ever:		
sustained any loss or damage or incurred liability during the last 5 years whether insured or not of a type against which insurance is now sought?	YES	NO
are there any circumstances of which you are aware which could give rise to a claim under the proposed policy?	YES	NO
had any insurance declined or cancelled?	YES	NO
had an insurer refuse or not invite renewal?	YES	NO
had any special conditions imposed?	YES	NO
had an excess imposed, other than a standard excess?	YES	NO
had a claim rejected?	YES	NO
been declared bankrupt, or put into receivership or voluntary liquidation?	YES	NO
been charged/convicted of any criminal offence in the last 10 years?	YES	NO
are there any other matters you should disclose (see "Your duty of disclosure" page 1)?	YES	NO
If you have answered YES to any of the above questions please supply full details:		

14. Declaration of Applicant:

I/We have read and understand the Important facts forming part of this proposal and confirm that this advice was provided to me/us prior to entering into the contract of insurance. The information I/we have provided is true and correct. I/we authorize AIB Insurance Brokers acting on behalf of QBE Insurance (Australia) Limited – QBE Commercial to give to, or obtain from, any other insurer, or an insurance reference bureau, and for them to disclose, any information necessary to enable AIB Insurance Brokers to assess this proposal, administer the policy and investigate any claim, and to deal with any matter connected with this proposal and the proposed contract of insurance, or any other insurance held by me/us in the past.

I/we understand that no insurance is in force until such time as AIB Insurance Brokers has confirmed acceptance of the proposed insurance.

Applicant's signature:	Title/position e.g. Director
Date:	N.B All Applicants must sign the Declaration.

Privacy

AIB Insurance Brokers complies with the Federal Privacy Act and its National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information. For further information relating to our NPPs please refer to <http://www.aibinsurance.com.au/privacy.htm>

Notes regarding Contents sums insured:

Cover for works of art, pictures, tapestries, rugs and antiques is limited to a maximum of \$10,000 per item and in total 50% of the Contents sum insured, whilst **at your B & B**. When these items are **temporarily removed**, cover is limited to \$10,000 per item and \$50,000 in total, unless specified on this proposal form and a valuation attached.

Cover for items of Jewellery, Gold or Silver Articles, Furs, Watches and collections of any kind are limited to \$1,500 per item and in total 20% of the Contents sum insured, whilst **at your B & B**. When these items are **temporarily removed**, cover is limited to \$1,500 per item or collection and \$10,000 in total unless specified on this proposal form and a valuation attached.