



PLEASE READ CAREFULLY BEFORE COMPLETING

Underwritten By:
Lumley General
Insurance Limited
ABN 24 000 036 279

“you” “your” where used in this Proposal means the Proposer and if more than one, each of them.

“we” “us” “our” means Lumley General Insurance Limited A.B.N. 24 000 036 279.

“Insurer” means any general insurance company accepting the risk relevant to this proposal

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer. You have a duty at law to disclose to the insurer anything that you could reasonably be expected to know is relevant to the insurer’s decision whether to accept the risk of insurance and if so, on what terms.

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

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows, or in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

PROPOSAL INCLUDED IN “POLICY”

Anything you state in this Proposal will form part of the Policy document unless we tell you otherwise. Before you complete this Proposal, you should read the Policy wording because it will tell you about the insurance you are proposing and contains definitions of words used in the Proposal. Extra copies of the wordings can be sourced on our web site [‘www.parksinsurance.com.au’](http://www.parksinsurance.com.au)

Goods and Services Tax (GST)

To ensure you do not incur any unnecessary GST liabilities on claim settlements, please ensure your Australian Business Number (A.B.N.) and tax status are entered in the space provided on the Proposal.

CONFIRMING TRANSACTIONS

You may contact us or your adviser, in writing (which is always required if you are advising cancellation) or by phone, to confirm any transaction under your Policy. Any transaction will be documented by us as quickly as possible.

PRIVACY

Lumley General Insurance Limited respects your privacy and complies with the Privacy Act and the National Privacy Principles. A copy of our Privacy Policy and Procedures is available at any of our offices.



CARAVAN PARKS INSURANCE PROPOSAL

BROKER CONTACT.....

PHONE FAX E-MAIL

ADDRESS..... POSTAL.....

CITY STATE POST CODE

APPLICANT'S NAME:

TRADING AS:

SITUATION: E-MAIL.....

CITY:..... STATE:..... POST CODE:

PHONE FAX..... ABN

CONTACT AT PARK.....

FINANCIERS NAME:

PERIOD OF INSURANCE from / / 200 to / / 200 (4pm)

MEMBER OF ANY OF THE FOLLOWING ASSOCIATIONS:

- Caravan Park State Association Yes / No
- Big 4 Holiday Parks Yes / No
- Family Parks Of Australia Yes / No
- Top Tourist Parks Yes / No
- CRVA Approved Accreditation or OH&S Compliant & Certified Yes / No

GENERAL INFORMATION

- Management Details: Owner/Lessee
- Does the Park have a liquor licence? Yes / No
- Does the Park provide transport for Patrons? Yes / No
- Entry/Exit Security to Park: (Cross out which does not apply) Spikes/Boom Gate
- Number of Parks owned by common director or proprietor? _____

Have you either alone or in partnership with any other party, or if a corporation, any of its Directors,

- Suffered a loss / destruction / damage under an insurance policy? Yes / No
- Had any insurer decline any claim submitted? Yes / No
- Had any insurer decline or impose special conditions on any proposal submitted? Yes / No
- Had any insurer cancel, refuse to renew or impose any restrictions on a policy? Yes / No
- Ever been declared bankrupt? Yes / No
- Been convicted of or charged with a criminal offence? Yes / No
- Been convicted of or charged with arson or fraud? Yes / No
- Been convicted of or charged with any offence for dishonesty? Yes / No

1. Property Damage:

Is it your intention to cover 100% of Property Insured: **Yes / No:** If No, attach list of property excluded

ASSET SCHEDULE:	SUM INSURED	TOTALS
Bld of Residence / Office / Kiosk & Contents	\$ _____	
Amenities & Contents	\$ _____	
Cabins & Contents Replacement	\$ _____	
Cabins & Contents Indemnity	\$ _____	
Caravans & Contents Indemnity	\$ _____	
Constructions comprising of canvas or similar materials	\$ _____	
Machinery, Plant, Hose Reels, Mobile plant	\$ _____	
BBQ's, Pergolas, Pools, Playground, etc	\$ _____	
Boilers, Pressure Vessels, Washers, Dryers	\$ _____	
Stock in Trade/Contents of Shop	\$ _____	
Signs, Camp Kitchen, power heads, Jetties,	\$ _____	
Other Property Insured (not included above)	\$ _____	
Removal of Debris	\$ _____	Totals \$ _____
 ADDITIONAL LIMITS:		
Accidental Damage (Automatically Includes \$100,000)		
\$ _____		
Boiler Explosion (Limit any one loss for certificated boilers only)		\$ _____
Roads/Bridges/U'grd Services (Limited Cover minimum \$100,000)		\$ _____
 2. CONSEQUENTIAL LOSS		
1. Gross Profit	\$ _____	
2. Claims Preparation Costs	\$ _____	
3. Payroll/Wages	\$ _____	
4. Additional Costs of Working	\$ _____	\$ _____
 3. BURGLARY:		
Plant/Machinery/Other Contents	\$ _____	
Stock, Customers Goods	\$ _____	
Cigarettes- Tobacco- Liquor	\$ _____	\$ _____
 4. MONEY: (cover on premises outside Bus hrs, limit \$1,000, unless in locked safe)		
In Transit/Safe/Residence/Office Bus. Hours.		\$ _____
5. GLASS:	REPLACEMENT:	Yes / No
6. LEGAL LIABILITY		Yes / No
If this cover is required, complete attached Liability Questionnaire.		
7. MACHINERY BREAKDOWN:		Yes / No
If this cover is required, complete attached Mach/Breakdown Schedule.		
 8. ELECTRONIC BREAKDOWN:		
A: Office		\$ _____
B: Other (boom gates, sewerage system etc)		\$ _____
C: Data Restoration:		\$ _____
 9. GOODS IN TRANSIT: (USE SEPARATE SHEET TO DESCRIBE GOODS)		
		\$ _____
 10. GENERAL PROPERTY (INCLUDING 10A. UNREGISTERED MOTOR VEHICLE)		
If this cover is required, complete attached General Property Schedule.		
 11. HIRE BOATS:		
If this cover is required, complete attached Hire Boat Schedule.		
 12. DOMESTIC HOUSEHOLD CONTENTS:		
If this cover is required, complete attached Household Contents Schedule.		

LIABILITY QUESTIONNAIRE:

Circle Limit of Indemnity required: **\$5,000,000** **\$10,000,000** **\$15,000,000** **\$20,000,000**

Goods in Care Custody & Control (automatic \$100,000) \$

Sites:

Relocatable/Cabin Sites # Permanent Caravan Sites

Tourist Caravan Sites # Tent Sites **TOTAL LICENCED / REGISTERED SITES** _____

Please advise which of the following activities your Park is involved in by circling "Yes" or "No" .

ABSEILING	Yes / No	Mini Golf	Yes / No
ARCHERY	Yes / No	Playground Equipment	Yes / No
Badminton	Yes / No	PUSH BIKES FOR HIRE	Yes / No
Boat Ramp	Yes / No	If Yes, # of Bikes
CANOE/PADDLE BIKES	Yes / No	ROLLER SKATING	Yes / No
If Yes, # of units		
CATAMARANS	Yes / No	SNORKELLING	Yes / No
Courts – Tennis/Volley Ball	Yes / No	Spa / Sauna	Yes / No
FOOD – TAKEAWAY/DINING	Yes / No	Swimming Pool	Yes / No
FUEL – PETROL/GAS	Yes / No	Tractor/Train Rides	Yes / No
If Petrol, # of Bowsers		
Games Rooms	Yes / No	TRAMPOLINING Above Ground	Yes / No
HIRE BOATS	Yes / No	In Ground	Yes / No
HORSE RIDING	Yes / No	WATER SLIDES Up to 3m high	Yes / No
JET SKIS	Yes / No	3 to 5m high	Yes / No
Jetty and or Pontoon	Yes / No	Over 5m high	Yes / No
Jumping Pillow	Yes / No	WATER SKIING	Yes / No
LIVE ENTERTAINMENT	Yes / No	WAVE SKIS	Yes / No
Merry Go Round	Yes / No	WIND SURFERS	Yes / No

For any of the items **HIGHLIGHTED** above **OR ANY OTHER ACTIVITY NOT LISTED** please advise the following using separate sheet for each item. (Please add extra sheets if required)

Type of activity No. of Units

Warning signs or disclaimers (show or attach copy of wording)

Safety equipment supplied

Details of training instruction given.....

Type of supervision

Qualification of supervisors

Any activities not listed above.....

PREVIOUS INSURANCE / CLAIMS AND DECLARATION

CURRENT INSURER: **POLICY NO:**

PREVIOUS CLAIMS:

Detail all insurance claims made in the last five years together with any uninsured losses. Please include dates and amounts. (Please add extra sheets if required)

.....
.....
.....
.....
.....

UNDER INSURANCE:

The insurance proposed under the Property and Consequential Loss Sections includes an under insurance clause which means that if the items on the schedule are not insured for their full value then any losses may not be paid in full, for a full definition see policy wordings.

SUBROGATION:

Where another person is liable to compensate you for any loss or damage otherwise covered by a policy, but you have agreed with that person either before or after the loss or damage occurred to the effect that you would not seek to recover any moneys from that person, we will not cover you for any such loss.

ADDITIONAL INFORMATION:

If insufficient space is provided on this proposal in respect of any questions contained on the proposal, please attach a sheet of paper containing all the additional information, noting the relevant question number and sign and date such attachment. If 'Other Property Insured' under Section 1 Assets is left blank, this will have the effect of limiting the cover only to those items listed on the assets, ie not listed not insured.

PRIVACY POLICY:

Parks Insurance Pty Ltd is in complete compliance with the privacy act that came into effect 21st December 2001 and the National Privacy Principles in handling your personal information. We have adopted the privacy statement of our insurers Lumley General Insurance Limited a copy of which can be requested by contacting our office or is available on our web site www.parksinsurance.com.au

FOR THE PURPOSES OF THIS PROPOSAL, THE UNDERWRITER REFERRED TO IS LUMLEY GENERAL INSURANCE LIMITED.

DECLARATION BY PROPOSER: I / WE

- a) have received the Duty of Disclosure notice and other notices accompanying this Proposal and agree to be bound by the terms of the Policy,
- b) state that the information given in this proposal and any attachment or schedules before or after this declaration is true and correct and all information relevant to the decision and terms of insurance has been given,
- c) authorise the Underwriter to give to, or obtain from, other insurers or any credit reference service, any information relating to insurance held by me/us or any claim in relation thereto,
- d) state where answers on this proposal are not in my/our handwriting they have been checked by me/us and I/we certify they are correct.

SIGNATURE OF PROPOSER.....

DATE

7. MACHINERY BREAKDOWN SCHEDULE:

#UNITS

Boiler Explosion: (Limit any one unit \$10,000)

REFRIGERATION EQUIPMENT: (Not exceeding 4kw or 5hp)

Freezer Room/Cool Room

Drink / Display Cabinet

Deep chest Freezer up to 2mts long

Caravan / Bar Fridge

Domestic Fridge / Freezer

Ice Machine

Spoilage/Deterioration of Goods (units of \$500.00 lots)

AIR CONDITIONING PLANT:

UNITS

Split System

Window/Wall Type

Evaporating Cooler / ½ Cool Air conditioner

OTHER PLANT:

Motors & Equipment <2 hp

Submersible Yes/No

Motors & Equipment 2 to 5hp

Submersible Yes/No

Motors & Equipment 5 to 10hp

Submersible Yes/No

Spa Blower / Boom Gate / Fan

Washer (large wascator)

Washer (commercial)

Washer (domestic)

Dryers commercial

Dryers domestic

Other – (please specify)

10. GENERAL PROPERTY SCHEDULE:

1/ _____ \$ _____

2/ _____ \$ _____

3/ _____ \$ _____

4/ _____ \$ _____

10A. UNREGISTERED MOTOR VEHICLES (WITHIN THE CONFINES OF THE PARK):

	Make	Model	Type/I.D.	
1/	_____	_____	_____	\$ _____
2/	_____	_____	_____	\$ _____
3/	_____	_____	_____	\$ _____
4/	_____	_____	_____	\$ _____

Unregistered Motor vehicles are those that do not require registration

11. HIRE BOAT SCHEDULE:

BOATS: (no licence required)

	Brand/Hull:	Construction:	Age:	Serial No:	Brand Motor/HP:	Serial No:	Trailer #:	Sum Insured:
1	_____	_____	_____	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____	_____	_____	_____
5	_____	_____	_____	_____	_____	_____	_____	_____

BOATS: (licence required)

	Brand/Hull:	Construction:	Age:	Serial No:	Brand Motor/HP:	Serial No:	Trailer #:	Sum Insured:
1	_____	_____	_____	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____	_____	_____	_____
5	_____	_____	_____	_____	_____	_____	_____	_____

Circle P & I Limit Required for Hire Boats **\$5,000,000** **\$10,000,000** **\$20,000,000**

12. DOMESTIC HOUSEHOLD CONTENTS SCHEDULE (ACCIDENTAL DAMAGE COVER)

Name of Insured if other than applicant on page 2: _____

Tenant / Owner: Construction of Building: _____ Roof Type _____

Security: Deadlocks _____ Window locks _____ Alarm: _____ Other: _____

DOMESTIC GENERAL CONTENTS:

Specified Contents In the Home (if required, complete below) \$ _____

	Description	Value		Description	Value
1/	_____	_____	2/	_____	_____
3/	_____	_____	4/	_____	_____

Specified Contents such as fine art, paintings, antiques and curios and other bona fide works of art. These items are limited to \$10,000 any one article up to 20% of the General Contents Sum Insured in all any one claim, unless separately specified in the Insurance Schedule as Specified Contents,

TOTAL SUM INSURED \$ _____

Unspecified Valuables: \$ _____

Unspecified Valuables being articles of jewellery, watches, furs and gold or silver articles. These items are limited to \$2,500 any one article, set or collection up to 20% of the General Contents Sum Insured for all articles, sets or collections, but only whilst at the Situation, unless separately specified in the Insurance Schedule as Specified Valuables.

When Unspecified Valuables are temporarily removed from the Situation payment is limited to an amount of \$2,500 any one article, set or collection up to \$7,500 or 20% of the General Contents Sum Insured, whichever is the lesser,

For Specified Contents and Unspecified Valuables, please attach proof of value and ownership. Refer to policy wording for full explanation.