

HEALTHCARE MANAGEMENT LIABILITY APPLICATION



Important Facts Relating To This Proposal Form - You should read the following advice before proceeding to complete this proposal form.

1. Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or 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 any matter:

- a) That diminishes the risk to be undertaken by the insurer;
- b) That is of common knowledge;
- c) That your insurer knows or, in the ordinary course of his business, ought to know;
- d) As to which compliance with your duty is waived by the insurer.

Non-disclosure

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, refuse to pay the claim or may cancel the contract. If your nondisclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

2. Subrogation Waiver

Our policy contains a provision that has the effect of excluding or limiting our liability in respect of a liability incurred solely by reason of the Insured entering into a deed or agreement excluding, limiting or delaying the legal rights or of recovery against another.

3. Privacy Statement

AAI Limited trading as Vero Insurance is the insurer and issuer of your commercial insurance product, and is a member of the Suncorp Group, which we'll refer to simply as "the Group".

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and provide you with a product or service;
- set up, administer and manage our products and services and systems, including the management and administration of underwriting and claims;
- assess and investigate any claims you make under one or more of our products;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

Under various laws we will be (or may be) authorised or required to collect your personal information. These laws include the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Personal Property Securities Act 2009, Corporations Act 2001, Autonomous Sanctions Act 2011, Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Income Tax Regulations 1936, Tax Administration Act 1953, Tax Administration Regulations 1976, A New Tax System (Goods and Services Tax) Act 1999 and the Australian Securities and Investments Commission Act 2001, as those laws are amended and includes any associated regulations.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- Other companies within the Group and other trading divisions or departments within the same company (please see our Group Privacy Policy for a list of brands/companies);
- Any of our Group joint ventures where authorised or required;
- Customer, product, business or strategic research and development organisations;
- Data warehouse, strategic learning organisations, data partners, analytic consultants;
- Social media and other virtual communities and networks where people create, share or exchange information;
- Publicly available sources of information;
- Clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- a third party that we've contracted to provide financial services, financial products or administrative services – for example:
 - o information technology providers,
 - o administration or business management services, consultancy firms, auditors and business management consultants,
 - o marketing agencies and other marketing service providers,
 - o claims management service providers
 - o print/mail/digital service providers, and
 - o imaging and document management services;
- any intermediaries, including your agent, adviser, a broker, representative or person acting on your behalf, other Australian Financial Services Licensee or our authorised representatives, advisers and our agents;
- a third party claimant or witnesses in a claim;
- accounting or finance professionals and advisers;
- government, statutory or regulatory bodies and enforcement bodies;
- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;
- in the case of a relationship with a corporate partner such as a bank or a credit union, the corporate partner and any new incoming insurer;
- the Financial Ombudsman Service or any other external dispute resolution body;
- credit reporting agencies;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
- legal and any other professional advisers or consultants;
- hospitals and, medical, health or wellbeing professionals;
- debt collection agencies;
- any other organisation or person, where you've asked them to provide your personal information to us or asked us to obtain personal information from them, eg your mother.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons or organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons or organisations located overseas, for the same purposes as in 'Why do we collect personal information?'

The complete list of countries is contained in our Group Privacy Policy, which can be accessed at www.vero.com.au/privacy, or you can call us for a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact details in Contact Us.

Contact us

For more information about our privacy practices including accessing or correcting your personal information, making a complaint, or obtaining a list of overseas countries you can:

: Visit www.vero.com.au/privacy.

: Speak to us directly by phoning one of our Sales & Service Consultants on: 1300 888 073 or by
: Email us at claims@vero.com.au

Disclosure

We may disclose your personal information (and receive some personal information from), when necessary and in connection with the purposes listed above, to other companies within the same group, your insurance broker or our agent, Government bodies, loss assessors, claim investigators, reinsurers, other insurance companies, mailing houses, claims reference providers, other service providers, hospitals, medical and health professionals, legal and other professional advisers.

Consequences if information is not provided

If you do not provide us with the information we need we will be unable to consider your application for insurance cover.

Access

You can request access to the personal information by contacting Vero at: AAI Limited trading as Vero Insurance ABN 48 005 297 807, 465 Victoria Avenue, Chatswood, NSW 2067.

4. Preservation of Rights of Recovery

Our policy contains a provision that has the effect of excluding or limiting our liability in respect of a loss, if the insured releases, agrees not to sue on, waives or prejudices its right of recovery, or enters into any arrangement or compromise or does any act whereby any rights or remedies to which the insurer would be subrogate are or may be prejudiced.

5. General Insurance Code of Practice

AAI Limited trading as Vero Insurance ABN 48 005 297 807(Vero) has adopted the General Insurance Code of Practice which has been developed by the Insurance Council of Australia. The Code is designed to promote good relations and good insurance practice between insurers, intermediaries and consumers.

The Code sets out what Insurers must do when dealing with the insured. Please contact Vero for more information about the Code, if required.

6. Our Complaints Handling Procedures

Resolving Your Complaints

If you think we have let you down in any way, or our service is not what you expect (even through one of our agents or representatives), please tell us so we can help. You can tell us by phone, in writing or in person. Should you tell us in writing it will help to send us the full details of your complaint together with any supporting documents and an explanation of what you want us to do. If you would like to come in and talk to us face to face, please call and we will arrange an appointment for a meeting.

What we will do to resolve your complaint

When you first let us know about your complaint or concern the person trying to resolve your complaint will listen to you, consider the facts and contact you to resolve your complaint as soon as possible, usually within 24 hours. Should you not be satisfied with the Operation Manager's decision, then it will be referred to the General Manager (or their delegate). We will send you our final decision within 15 days from the date you first made your complaint.

What if you are not satisfied with our final decision?

We expect our procedures will deal fairly and promptly with your complaint. However if you are not satisfied with our final decision there are external dispute remedies such as mediation, arbitration or legal action. Should you not be satisfied with the Operation Manager's decision, then it will be referred to the General Manager (or their delegate). We will send you our final decision within 15 days from the date you first made your complaint. If you are not satisfied with this person's decision on your complaint, then it will be referred to the relevant Operational Manager, who will contact

PLEASE NOTE

This policy has been designed for Healthcare related risks. While industries outside of Healthcare may require Management Liability, this application is for Healthcare related risks only.
If you require Management Liability for non-Healthcare related activities, please contact your broker.

General Statements

Neither the Company nor any of its subsidiaries undertake or have undertaken the following types of business:

Construction	Stockbroking
Mining	Security underwriting
Road Haulage	Property development
Forestry / Timber Mills	IT research and development
Agribusiness	Pharmaceutical research and development
Timber or Hardware merchants	Biotechnology research and development
Publishing or broadcasting	Insurance agents or brokers

Neither the Company nor its subsidiary companies conduct business, has representation, owns assets in or derives revenue from North America.

None of the former or current directors of the Company or its subsidiary companies (current or past) have ever been declared bankrupt.

None of the former or current directors of the Company or its subsidiary companies (current or past) have ever been a director or officer of an organisation placed in receivership, liquidation or provisional liquidation.

Since the last annual report and accounts was issued, there has been no significant changes that might affect the ability of the Company or its subsidiary companies to meet all its debts as and when they fall due.

None of the directors or officers are aware of facts or circumstances that might affect the ability of the Company or its subsidiary companies to meet all its debts as and when they fall due.

Other than directors, no employee is authorised to issue a cheque or any other bank instruments as a sole signatory, or to authorise any payment in excess of \$5,000 without authorisation by a supervisor or manager, process a refund to customers or accept any return of goods in excess of \$5,000 without authorisation by a supervisor or manager or reconcile any bank account through which that employee is authorised to deposit funds into or withdraw funds from.

No claim has ever been made or civil, criminal or regulatory proceedings brought against the Company or any director, officer or employee (whether as directors, officers or employees of the Company or any other company), in respect of the risks of the kind covered under the Management Liability policy.

No director, officer or employee has ever received a notice to attend an official investigation, examination, inquiry or other proceedings ordered or commissioned by an official body or institution, in respect of the risks of the kind covered under the Management Liability policy.

After inquiry, none of the directors or officers of the Company are aware of any act, omission, conduct, fact, event, circumstance or matter which might reasonably be expected to give rise to a claim or lead to civil or criminal proceedings against the Company or any director, officer or employee, result in the Company or any director, officer or employee being required to attend an official investigation, examination, inquiry or other proceedings.

During the last 5 years the Company has not suffered any loss as a result of any dishonest or fraudulent act of any employee, in respect of the risks of the kind covered under the Management Liability policy.

BROKER DETAILS

BROKER / INSURANCE AGENT:

ACCOUNT MANAGER

ACCOUNT MANAGER CONTACT DETAILS

Email:		Phone #	
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APPLICATION

Q1. Please list the names of ALL entities to be insured. *Note: you should list all ABN registered companies and trusts that may have an ownership or financial interest in the Business.*

Q2. Trading Name/s

Q3. Company ABN/s

Q4. Is the Organisation / Business Stamp Duty Exempt?

Yes *Note: you will need to provide a current completed "Qualifying Use Statement/Stamp duty Exemption Certificate"* No

Q5. Phone:

Q6. Mobile:

Q7. Fax:

Q8. Website:

Q9. Email

Q10. Primary Address

Q11. Postal Address (if different to main location)

Q12. What Limit of Indemnity would you like to apply for?

\$1 million \$2 million \$5 million \$10 million \$20 million

Q13. Turnover

Practice Turnover – Total Billings/fee's of the Practice annually:

Q14. Please indicate if the following statements are True or False:

1. In the past five years the company has not had any fine or penalty or infringement notice (other than traffic offences) imposed by any Federal, State, Territory or Local Government or other regulatory authority.	<input type="checkbox"/> True <input type="checkbox"/> False
2. In the past five years there have been no circumstances which could give rise to a fine or penalty (other than for traffic offences) being imposed on the Company by a Federal, State, Territory or Local Government or other regulatory authority.	<input type="checkbox"/> True <input type="checkbox"/> False
3. Since the last annual report and accounts was issued, there has been no significant change in the financial position, capital structure or operation of the Company or its subsidiary companies which might materially affect the financial position in that annual report.	<input type="checkbox"/> True <input type="checkbox"/> False
4. None of the directors or officers are aware of facts or circumstances that might affect the ability of the Company or its subsidiary companies to meet all its debts as and when they fall due.	<input type="checkbox"/> True <input type="checkbox"/> False
5. Based on the most recent set of consolidated financial statements for the company and its subsidiary companies, the ratio of current assets to current liabilities is at least 1:1	<input type="checkbox"/> True <input type="checkbox"/> False
If False please provide details:	

Q15. Please indicate if the client requires Tax Audit Cover:

1. Has the proposer complied with all its statutory obligations and all requirements (including the payment of any amount) as required under any Commonwealth, State or Territory Legislation which are or may become the subject of a tax audit? If no, please provide details? If false please provide details*	<input type="checkbox"/> True <input type="checkbox"/> False
2. Has the proposer in the past 12 months received any enquiry, or been subject to any audit by any Commonwealth, state or Territory department, body, agency or Authority regarding any matter connected with any statutory obligation or requirement, which may be the subject of a tax audit? If true please provide details*	<input type="checkbox"/> True <input type="checkbox"/> False
3. Has the proposer in the past 12 months been the subject of any enquiry or investigation by the Australian Taxation Office, which was aimed at determining the extent of the Proposer's compliance with the record keeping requirements of any taxation legislation? If true , please provide details*	<input type="checkbox"/> True <input type="checkbox"/> False
*Please provide further details if required:	

Q16. General Questions:

- A. Do you have more than 50 Staff? Yes No
- B. Is any of the revenue derived from any overseas activities? Yes No
- C. Has any insurer declined a proposal, refused renewal or terminated an insurance contract? Yes No
- D. Has any insurer required an increased premium or imposed special conditions? Yes No
- E. Has any insurer declined an insurance claim or reduced its liability to pay a claim in full? Yes No
- F. In the last 5 years, have there been any claims made against the company or its directors or employees which would be covered under management liability? Yes No
- G. Are any of the Directors or employees of the company aware of:
 - a. Any facts which might give rise to a claim being made against the company or its directors/employees? Yes No
 - b. Any facts which would cause a reasonable person to think the company might suffer a direct financial loss as a result of Fraud or Dishonesty committed by a staff member? Yes No
 - c. Any Director or Officer of the company ever had proceedings instigated against them alleging misconduct or breaches of the law in their capacity as a Director or Officer of a Company? Yes No
 - d. In the last 5 years has the company suffered a Direct Financial Loss exceeding \$5,000 as a result of fraud or dishonesty of a staff member? Yes No

* If **Yes** to any of **Q15**. Please provide further details below:

Q17. Please provide the approximate percentage of your activities (based on fee income) applicable to each State or Territory?

NSW	VIC	QLD	SA	WA	TAS	NT	ACT
%	%	%	%	%	%	%	%

Q18. Does the Practice presently carry, or has the Practice ever carried, Management Liability? Yes (Please provide details below) No

Insurer		Expiry Date	
Limit of Indemnity		Premium (\$)	

Q19. Proposal Declaration

(a) I/We declare that all answers and statements made in the application are true, correct and complete in every respect.

(b) I/We authorise the Insurer to give to or obtain from other insurers or insurance reference bureaus or credit reporting agencies, any information about this insurance or any other insurance of mine including this completed application and my insurance claims history and my credit history.

Signed (Principal / Practice Manager)		Date:	
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Please return your completed proposal form to your broker