



ENTERTAINMENT & EVENTS LIABILITY INSURANCE QUESTIONNAIRE

YOUR DUTY OF DISCLOSURE - CONTRACTS OF GENERAL INSURANCE

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 the 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:-

- 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 their business, ought to know;
- 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 their 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.

SUBROGATION

You may prejudice your rights with regard to a claim if, without prior agreement from the Insurer, you make agreement with a third party that will prevent the Insurer from recovering the loss from that, or another party.

Your policy contains provisions that either exclude the Insurer from liability, or reduce their liability, if you have entered into any agreements that exclude your rights to recover damages from another party in relation to any loss, damage or destruction which would allow you to sustain a claim under this policy.

GENERAL INFORMATION REQUIRED

1) **Client / Company Name** _____

2) **Postal Address** _____

3) **Phone** _____ **Fax** _____

4) **Email Address** _____

5) **Website** _____

6) **Business activities to be insured (please describe your activities in as much details as possible)**

7) Please tick one or more of the following to best describe your business activities

- Booking agency**
- Community group/non-profit organisation**
- Drama/dance school**
- Entertainer/performer/musician/band etc.**
- Event Coordinators**
- Event Organiser/Concert promoter**
- Festival/Community Event organiser**
- Promoter**
- Labour Hire Company**
- Market organiser**
- Sound & Lighting Company**

8) How many years experience do you have in this field and/or how long has your business been operating for?

9) Period that cover is required for:-

Annual period Dates From _____ To _____
OR

Short term period Dates From _____ To _____

10) Limit of cover required:-

\$10,000,000 \$20,000,000 Other \$ _____

11) Location of risk (please provide address or location of where you will be predominantly carrying out your business activities):-

12) Do you carry out any activities outside of Australia? YES NO
(Please provide names of countries)

13) Please advise the estimated turnover / wages of your business for the next 12 month period?

Turnover \$ _____ **Wages** \$ _____

If cover only required for short term period or one-off event, please provide estimated turnover or budget for short term period/one-off event.

14) Number of employees _____

If you are a non-profit organisation, total number of members _____

15) Do you use contractors / sub-contractors? YES NO

If Yes, What activities will your contractors carry out?

Estimated payments to contractors / sub-contractors \$ _____

16) Do you insist on your contractors / sub-contractors carrying their own public liability insurance? YES NO

17) If you are a Booking Agency or Labour Hire Company:

Please advise the number of clients on your books _____

Please advise the average number of bookings per week _____

GENERAL INFORMATION – PLEASE COMPLETE THIS SECTION FOR ALL OCCUPATIONS

18) Will you be signing any contracts that contain hold harmless or indemnity agreements? YES NO

If yes, please provide copies of such agreements.

Note – a hold harmless or indemnity agreement is whereby one party assumes the liability risks of another party under contract. Your public liability policy is to cover your legal liability & no one else's, therefore claims arising from these agreements are excluded. In some circumstances, your policy can be amended to include cover for these agreements providing your Insurer can review them & agree to their content. If you sign these agreements without first referring them to your Insurer, you may not be covered in the event of a claim.

19) Will you require cover for liability claims arising from loss or damage to other people's property whilst in your care, custody or control? YES NO

If yes, please advise limit of cover? \$ _____

Note – the above extension only operates if you are negligent in causing the loss or damage to the property in your care, custody or control. There can be situations where you have hired or borrowed other people's property, & such property is lost or damage not as a result of your negligence. However, you may still be responsible for compensating the owner for their loss. In these circumstances, it would be prudent not to rely on the above extension on it's own but also insure the hired or borrowed property under a General property insurance policy, which will operate regardless of fault or negligence.

20) Have you suffered any public liability claims or have caused incidents that could give rise to a public liability claim? YES NO

If yes, please provide details _____

21) Have you previously been insured for public/products liability? YES NO

If yes, please advise name of Insurer? _____

22) Will your activities include the use of any of the following:-

a) Registered motor vehicles YES NO

b) Watercraft YES NO

c) Aircraft or hovercraft YES NO

If yes to any of the above, please describe in what capacity these will be used?

ONLY COMPLETE THIS SECTION IF YOU ARE A DANCE SCHOOL OR DRAMA SCHOOL

23) Total number of registered students? _____

24) Number of students per class? _____

25) How many classes per week? _____

26) How many teachers / supervisors? _____

27) Do students participate in hazardous, strenuous or physical activities? YES NO

If yes, please describe nature of activities _____

ONLY COMPLETE THIS SECTION IF YOU ARE A MUSIC GROUP, BAND, PERFORMING GROUP OR ENTERTAINER

28) Number of musicians / performers? _____

29) Do you hire the venue to stage your performances or are you just booked to turn up & perform?

Hire Venues OR Booked to turn up

30) Please advise estimated number of performances during annual period? _____
(Please supply copies of venue contracts if applicable)

31) Estimated attendance at each performance _____

ONLY COMPLETE THIS SECTION IF YOU ARE CO-ORDINATING/PROMOTING AN EVENT, CONCERT, FESTIVAL, MARKET OR COMMUNITY EVENT

32) Please describe nature of event _____

Please advise if your event will involve any of the following activities:

(please attach an event program or schedule)

Live music/theatrical/dance/artistic performances YES NO

Will any members of the public or audience members participate in any sporting, acrobatic, physically strenuous or hazardous activities? YES NO

Camping facilities available to patrons YES NO

Motor-sport activities or displays YES NO

Food or market stalls YES NO

Amusement rides, devices or animal rides YES NO

Please ensure that all amusement / animal ride contractors carry their own public liability insurance.

Fireworks or pyrotechnic displays YES NO

Name of fireworks operator _____

Use of watercraft in your event YES NO

Use of aircraft in your event YES NO

33) Please advise the name of the company that supplies

The stage set up _____

The sound and lighting _____

34) Date of event _____

35) Location where event is to be held _____
(If more than one event please attach an event program or schedule)

36) Is the event being held indoors or outdoors? _____

37) Is there any temporary seating structures being used? YES NO

If yes, please ensure that the contractor responsible for supplying and setting up these structures carries their own public liability insurance.

38) Name of event _____

39) Event times From _____ To _____

40) Artists performing _____

41) If your event is a concert or performance, what style of music or performance is being performed?

42) Do you require annual cover for all events staged during annual period? YES NO

Number of events, concerts or performances to be covered? _____

(Please supply a separate schedule of events if possible)

43) Estimated attendance at your event(s) split by sit down events and live dance events

(Please provide a total estimate if insuring more than one event)

Sit Down _____ **Live Dance** _____

44) What are the ticket prices? _____

45) Do you have a risk management plan or safety procedures for your event(s)? YES NO

(Please provide a copy of the plan if applicable)

46) Who will be responsible for security? _____

(Please ensure that the contracted security company carries their own public liability insurance)

47) What security checks are done to patrons before entering the event and who is responsible for conducting the checks?

48) What items does the insured prohibit to be taken in to the venue?

49) Will you be serving, selling or supplying alcoholic beverages at your event? YES NO

If yes, please advise:-

Who is actually selling or serving the beverages? _____

Do they carry their own liability insurance for this activity? YES NO

Who has signed the liquor license? _____

50) If your event is an exhibition or market, please provide number of stalls? _____

Will all stall holders or exhibitors carry their own liability insurance? YES NO

(It is recommended that you insist on all stall holders or exhibitors to carry their own public and products liability insurance)

51) What type of products or services do the stall holders or exhibitors sell or display at your event?

DECLARATION

I/We hereby declare that the information provided by me/we in this questionnaire is true and correct and that I/we have read and understand the Important Notices at the start of this questionnaire. I/We also agree that this questionnaire can be used as the proposal of insurance and therefore the basis of the contract of insurance between me/we and the underwriter, if so approved by the underwriter.

(Signature)

(Date)

(Name)

(Position)