



Local Community
Insurance Services

1300 853 800

insurance@lcis.com.au

localcommunityinsurance.com.au

EVENT CANCELLATION INSURANCE APPLICATION FORM

GENERAL INFORMATION

Name of group/organisation to be insured:			
Street Address:			
Suburb:			
State:		Postcode:	
Website:			
Location Address of Business, Clubroom or Event: <i>(please include street number)</i>			
ABN: <i>(if you have one)</i>		Income Tax Credit % Claimable:	
Approx. Annual Turnover: <i>(Please note that turnover is made up of Memberships, fees, grants, donations etc.)</i>			\$
How many members does your Association have? (in total, not just committee members)			
How many employees do you currently employ at your organisation:			
How many voluntary worker(s) participate in activities? Please note this automatically covers up to 50 volunteers at any one time.			
Period of Insurance required:	From:	To:	at 4.00pm

CURRENT INSURANCE DETAILS

Insurance Company:			
Insurance Broker:		Insurance Expiry Date: / /	

Provide full details of the type of group, club or organisation. *(e.g. Sports & Community Centre)*

YOUR GROUP'S ACTIVITIES

What type of activities does your group conduct throughout the year?

CONTACT PERSON'S DETAILS

Contact person's name:		Position/Title:	
Telephone No.:		Mobile No:	
Email Address:			
2 nd Contact person's name:		Position/ Title:	
Telephone No:		Mobile No:	
Email Address:			

INSURANCE HISTORY

If you answer 'Yes' to any of the questions below, please provide full details in the space provided below each question. These questions should be answered from the perspective of the group/organisation to be insured.

a) Have You, the Association or Insured Person made any claim(s) against an Insurer for loss or damage in the past 5 years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
b) Have you ever had any insurances declined or cancelled, proposal/application rejected, renewal refused, claim rejected, special conditions or excess imposed by an Insurer?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
c) Have you ever suffered any loss or damage which would have been covered by the insurance coverage being applied for?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
d) Is there any other information that may be relevant to the decision by the Insurer to accept this risk?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

e) Has there been, or is there now pending, any action, litigation or other proceeding against You, the Association or Insured Person, including any action, litigation or other proceeding brought under or pursuant to any Commonwealth, State, or Territory legislation?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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f) Have You, the Association or Insured Person lodged any claims, or circumstances that might give rise to a claim, with an Insurer for any type of loss or damage in the past 10 years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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CANCELLATION & ABANDONMENT INSURANCE

Helps provide cover for loss associated with holding an event such as a festival, fair, parade or market which is cancelled due to circumstances beyond your control. If you select this cover we will send you a specialised application form.

Insured Name:			
Name of Event or performance to be insured:			
Address Location of Event:			
Suburb:			
State:		Postcode:	
Date of event:	/ /	Time of Event:	

Is the event: indoors, outdoors, or in a temporary structure?

<input type="checkbox"/> INDOORS	<input type="checkbox"/> OUTDOORS	<input type="checkbox"/> TEMPORARY STRUCTURE (e.g. marquee or tent)
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Will the stage and all electrical equipment be protected from rain?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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Can the event proceed in continuous moderate rainfall and wind speeds of up to 50kmh?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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If you ticked 'no' to the question above, please provide detail information below as to what type of weather will make your event unsafe to continue, and why?

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Is adverse weather cover required?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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How many years has the event been held?

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100% budgeted event expenses

\$

100% budgeted event revenue

\$

Overall event profit/ loss

\$

Would the Non-Appearance of a specific Key individual or group of individuals cause cancellation of this Event?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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If 'yes', please provide full details of the variance and the event(s) that may be affected.		
Will all contractual arrangements necessary for the successful fulfilment of all above declared Events be made and confirmed in writing in a timely manner (30 days) prior to the commencement of the Event?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If 'yes', please provide full details of the variance and the event(s) that may be affected.		
Has any Event in which your organisation was involved (in managing) had any incident that could have resulted, or did result, in a financial loss that would be covered under the proposed insurance?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If 'yes', please provide full details of the variance and the event(s) that may be affected.		
Is anyone within your organisation aware of any matter, fact, circumstance or incident existing or threatened that could possibly affect the above Events, and might result in a loss under the proposed insurance?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If 'yes', please provide full details of the variance and the event(s) that may be affected.		
Has your organisation, or any other person to which the proposed insurance will apply, ever been declined insurance, or had any such insurance cancelled, or renewal refused, or had special terms imposed?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If 'yes', please provide full details of the variance and the event(s) that may be affected.		
Does the area where the event will take place have any history of bushfire, flooding or exposure to strong winds?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If 'yes', please provide full details of the variance and the event(s) that may be affected.		
Can any of the events be postponed / rescheduled to a later date, or moved to an alternate venue if required? If so, please advise approximate costs if any.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If 'yes', please provide full details of the variance and the event(s) that may be affected.		
Are there any individual activities or aspects of the event that are key to the entire event proceeding?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If 'yes', please provide full details of the variance and the event(s) that may be affected.		
Have all necessary licenses, visas, permits and authorisations been obtained?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If 'no', please provide full details of the variance and the event(s) that may be affected.		

ADVERSE WEATHER COVER

Does any part of the event takes place outdoors or under temporary structures, and adverse weather cover is required?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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What proportion of the event (in \$) occurs outside or under a temporary structure?	\$
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What contingency plans are in place to deal with adverse weather conditions during the event and the setup of the event?

In the event of bad weather, could the facility outdoors be moved indoors, at no additional expense?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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If the outdoor event has to be cancelled due to adverse weather, would the indoor event proceed?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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Has the event been held at the same location during the same month in previous years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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Is the location of the event within 100 metres of a lake, river or watercourse?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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<p>Could the event proceed in continuous moderate rainfall, wind speeds up to 30mph (48 kph) and temperatures up to 42 degrees?</p> <p><i>Continuous moderate rainfall is rain falling fast enough to form puddles rapidly, to make downpipes flow freely and to give some spray over hard surfaces. 30mph wind speeds = Beaufort Scale 6. Large branches in motion. Whistling heard in overhead wires. Umbrella use becomes difficult. Empty plastic bins tip over.</i></p>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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Will any stages, marquees or temporary structures be covered on three sides and above, with all electrical equipment protected from weather?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
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If 'no', please provide details of the setup and weather resilience of these structures below.

Describe in details the weather and/or ground conditions which could cause the event to be cancelled, abandoned or disrupted or cause additional costs to be incurred.

INDIVIDUAL NON PERFORMAMNCE COVER

Does your event require non-appearance cover? (e.g. Non Appearance of a key person or group) YES NO

Full name of the Key Individual and date of birth?

First Name	Surname	Date of Birth

What is the method of transport for the Key Individual and the approximate arrival time before the event occurs?

Name of Transporter	Method of Transport	Arrival time

Is the Key Individual contracted to appear at this event? YES NO

Does the Key Individual have any prior commitments which may affect their ability to attend the event? YES NO

If 'yes', please give details (e.g.: The Event, Location and the time the event is expected to finish)

The Event	Location of Event	Time Event is Expected to Finish

Is there a procedure in place or a replacement if the Key Individual is unable to attend? YES NO

If 'yes', please state what/who and any additional

If the Key Individual cannot be replaced, would the entire event be cancelled? YES NO

If 'yes', please advise what the estimated maximum loss (\$) \$

Does the Key Individual have any known physical/mental condition or are they about to undergo any form of treatment? YES NO

Does the Key Individual have any history of non-appearance? YES NO

Is the Key Individual a member of the Royal Family or a serving/former Head of State? YES NO

IMPORTANT NOTE

YOU ARE REQUIRED TO READ THE FOLLOWING PAGES AND SIGN and DATE THIS FORM ON PAGE 11

Local Community Insurance Services (LCIS) is a division of JLT Risk Solutions Pty Ltd (ABN 69 009 098 864 AFS Licence No: 226827) (JLT) and is a business of Marsh McLennan.

IMPORTANT INFORMATION

YOUR INSURANCE CONTRACT

DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

If you do not tell us something

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

DUTY OF DISCLOSURE - SUBSIDIARY AND ASSOCIATED COMPANIES

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

ESSENTIAL READING OF POLICY WORDING

We will provide you with a full copy of your policy as soon as it is received from the insurer.

It is essential that you read this document without delay and advise us in writing of any aspects which are not clear or where the cover does not meet with your requirements.

CHANGE OF RISK OR CIRCUMSTANCES

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

- mergers or acquisitions,
- changes in occupation or location,
- new products or services, or
- new overseas activities.

Please contact us if you are in doubt as to whether to notify your insurer of a change in business operations.

Your duty to disclose applies also when you amend, alter, vary or endorse a policy.

HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION OF RIGHTS

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

INSURING THE INTERESTS OF OTHER PARTIES

If you require the interest of another party to be covered by the policy, you **MUST** request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy. This is not applicable to Professional Indemnity or Directors & Officers policies.

GENERAL ADVICE WARNING

It is important that you understand and are happy with the policies we arrange for you. Any recommendations we have made have been based on a consideration of the premium quoted and the scope of cover offered by an insurer. We can give you general information to help you decide but unless we have specified otherwise, we have not advised you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Product Disclosure Statement and other information we provide before deciding.

NSW STAMP DUTY EXEMPTION

From 1 January 2018, some small businesses with an aggregated annual turnover of less than \$2 million may be exempt from NSW stamp duty on commercial motor vehicle, commercial aviation, occupational indemnity or public/product liability insurance policies. (*aggregated turnover is your Australia wide annual turnover plus the annual turnover of any businesses that are your affiliates or are connected with you). To apply for an exemption or a refund please contact us for a copy of the 'NSW Insurance Duty - Small Business Exemption Declaration Form' if one has not been provided to you.

AVERAGE/UNDER INSURANCE (BUSINESS INTERRUPTION)

Some policies contain an Average/Co-Insurance clause which is fully set out in the 'Basis of Cover' or 'Policy Specification' of the policy. For the types of cover usually provided, the Average/Co-Insurance calculation is arrived at by applying the Rate of Gross Profit, Revenue or Rentals (as applicable) to the Annual Turnover, Revenue or Rentals (as applicable). These factors first being appropriately adjusted as provided for in the 'Trend of Business' or 'Other Circumstances' clause. If you are in any doubt about the application of this clause to your policy, please contact us for assistance.

AVERAGE/UNDER INSURANCE

Home buildings and contents, fire, industrial special risks and other policies often contain an average clause. This means that you should insure for full value which may be replacement, indemnity or market value depending on the type of insurance cover arranged. If you are under insured your claim may be reduced in proportion to the amount of under-insurance. A simple example, illustrating the basic principle, application and effect of the Average/Under Insurance Clause is as follows:

EXAMPLE	
• Full Value at commencement date	\$1,000,000
• Sum Insured at policy commencement date	\$700,000
\$700K/\$1M - insurer pays 70% of any insured loss & insured retains balance of 30%	
• Amount of Claim, say	\$100,000
• Amount payable by Insurers as a result of the application of Average/Co-Insurance (being 70% of \$100,000)	\$70,000

WORKERS COMPENSATION

If you have arranged a business package or composite type policy through us it will not include Workers' Compensation insurance. This must be arranged as a standalone contract as per the various State/Territory legislative requirements. It is compulsory for employers to have Workers' Compensation insurance in place to cover work related injuries to their employees and workers. You must also ensure your agents, employees and contractors meet all of these requirements. If you are in doubt regarding this notice, please contact us for assistance.

SEVERAL LIABILITY

Where your policy cover is provided by more than one insurer it is important to note that each insurer is only responsible to the extent of their individual subscription and there is no obligation for that insurer to make up the shortfall of any other subscribing insurer in a claim or return premium payment.

NEW CLAIMS / UNREPORTED LOSSES

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the inception date of the cover. If claims do occur during this period, insurers have the right to revise the terms quoted or even withdraw their quotation. Please let us know whether there are any losses which have occurred that have not been reported to us/insurers, whether you intend making a claim or not.

CONFIRMATION OF TRANSACTION

You may contact us by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, we will obtain the information for you from the insurer.

BINDING AUTHORITY

This insurance is issued by JLT Risk Solutions Pty Ltd (ABN 69 009 098 864, AFSL 226 827) ('JLT') under an authority to bind cover on behalf of the insurer, QBE Insurance (Australia) Limited ('QBE'). In issuing and underwriting this insurance, JLT act as agents of QBE and not as your agent. JLT is a business of Marsh McLennan.

If LCIS cannot issue insurance to you as an agent of QBE because the underwriting information you have provided to LCIS means that the insurable risk falls outside of LCIS's binding authority, LCIS can instead arrange your insurance on the open market as your agent. In this instance, LCIS will be acting in a dual capacity, as an agent for QBE in collecting the information and then as your agent in arranging the insurance. LCIS will also be acting in such a dual capacity in circumstances where you have obtained multiple insurance policies through LCIS, where some of those policies have been issued by LCIS as agent of QBE and others have been arranged by LCIS as your agent.

All insurance coverage is subject to the terms, conditions and exclusions of the applicable individual policies. JLT cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.

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REFUND OF PREMIUMS

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, we reserve the right to retain all brokerage, fees and charges.

PRIVACY POLICY

We value your privacy and are committed to handling your personal information in accordance with the Australian Privacy Principles and Privacy Act. Full details of how we collect, hold, use and disclose personal information is detailed in our Privacy Policy. Contact your Adviser if you require a copy, or email privacy.australia@marsh.com.

RECEIVING INFORMATION ABOUT OTHER PRODUCTS AND SERVICES

We may, from time to time, offer you information about products and services which may be of interest to you. Please notify us if you do not wish to receive such additional information.

REMUNERATION AND OTHER INCOME

Our principal remuneration for arranging insurance on your behalf is either by way of commission paid by the Insurer and/or a fee including a service fee and an administration fee to be paid by you. In the event of a mid-term broker appointment, we reserve the right to retain all commission, fees and charges. In addition to the above we, or any company within the Marsh Group of Companies may receive income from insurers including: interest earned on insurance monies passing through our bank accounts; profit commissions or profit shares paid by insurers on specific classes of business; administrative service fees or expense reimbursements for limited specific services we provide to insurers as part of the placing or claims process. We will disclose any potential conflict of interest not included above which may occur and affect our relationship.

FINANCIAL SERVICES GUIDE (FSG)

For information about the services offered and to assist you in making a decision whether to use any of our services go to <https://www.jltpublicsector.com/financial-services-guide.html> to download the JLT Public Sector Financial Services Guide.

Complaints Procedures

If you are dissatisfied with our service in any way, in the first instance, please contact the Adviser servicing your account or our Complaints Officer on 61 3 9603 2338 or email complaints.australia@marsh.com. A more detailed explanation of our Complaints Procedure can be found in our Financial Services Guide.

Commission

The Premium shown on the tax invoice includes commission received from the insurer.

Referrer Remuneration

A percentage of the income received by us is paid to Local Government Association of SA for its role in referral, distribution or promotion.

IF YOU REQUIRE A FURTHER EXPLANATION FOR ANY THE ABOVE INFORMATION, PLEASE CONTACT US IMMEDIATELY.

JLT COLLECTION STATEMENT

Local Community Insurance Services (LCIS) is a division of JLT Risk Solutions (JLT) (ABN 69 009 098 864 AFS Licence No: 226827) (JLT) and is a business of Marsh McLennan.

In accordance with the Privacy Act 1988 (Cth) and any subsequent amendments (the Privacy Act), we, JLT Risk Solutions Pty Ltd and our subsidiaries and related entities (JLT) draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.
- We are collecting the information principally for any of the following purposes (depending on your requirements):
 - o approaching the (re)insurance market;
 - o placing insurance or providing alternative coverage;
 - o assessing and advising you on your insurance or coverage needs;
 - o providing claims handling or risk management services;
 - o providing you with information about other JLT products or services; and
 - o administering payments to you.
- If you are proposing for or renewing insurance, the information you disclose within this document is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984, the Marine Insurance Act 1909 or at common law.
- The information we collect may be disclosed to third parties including but not limited to: (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and other entities within the MMC group of companies.
- Your personal information may be sent to our administrative processing centers in Mumbai (India) or Kuala Lumpur (Malaysia). It may also be sent to: Bermuda, Brazil, China, Dubai, Hong Kong, Ireland, Japan, Singapore, South Korea, United Kingdom and the United States for the purposes of outsourcing Insurance Broking, Intermediary and Risk Advisory Services; and Canada, India, United Kingdom and the United States for the purposes of outsourcing Business Support Services (for example, IT systems administration and payment processing).
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act, you must obtain it with the individual's consent.
- We will use and disclose your personal information in accordance with our Privacy Policy. Our Privacy Policy can be accessed on our website (<https://www.jltpublicsector.com/privacy-policy.html>).

For further information contact your account executive or our Privacy Officer at the following address:

JLT Risk Solutions Pty Ltd

Level 19, One International Towers, 100 Barangaroo Avenue

Sydney NSW 2000

Email: privacy.australia@marsh.com

Phone: (02) 8864 7688

SIGNATURE & DECLARATION

1. The Duty of Disclosure, Non-Disclosure, Co-Insurance, Privacy Act 1988 notices set out above have been read, understood and agreed by me/us.
2. All answers and statements made in this application are true and accurate in every respect and no information has been withheld which is likely to affect the Insurer’s decision about accepting this insurance.
3. I/We consent to receiving this email communication from LCIS.
4. I/We acknowledge that the Insurer reserves the right to decline any application.

Applicant’s Signature:		Date:	
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Applicant’s Position:	
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PLEASE RETURN THIS FORM TO:

Local Community Insurance Services
 GPO Box 1693 Adelaide SA 5001 or EMAIL TO: insurance@lcis.com.au
 Should you have any questions please contact the LCIS team on 1300 853 800.



LCIS is managed by JLT Public Sector, a division of JLT Risk Solutions Pty Ltd (ABN 69 009 098 864 AFS Licence No: 226827) (“JLT”) and a business of Marsh McLennan.

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