



Local Community
Insurance Services

1300 853 800

insurance@lcis.com.au

localcommunityinsurance.com.au

MOTOR VEHICLE INSURANCE APPLICATION FORM

GENERAL INFORMATION

Policy Number:		Client Number:			
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:			
Type of Organisation:					
Incorporated Association <input type="checkbox"/>	Unincorporated Not-For-Profit <input type="checkbox"/>	Not-For-Profit with ACNC <input type="checkbox"/>	NDIS Provider <input type="checkbox"/>	Hobbyist <input type="checkbox"/>	Other <input type="checkbox"/>
Are you stamp duty exempt? <i>Please note stamp duty exemption certificates must be provided to LCIS prior to inception of cover. Certificates are only valid for a duration of 3 years and must be supplied to LCIS upon expiry.</i>				<input type="checkbox"/> YES	<input type="checkbox"/> NO
Period of Insurance required:	From:	To:	at 4.00pm		

DRIVER DETAILS

Give details of all known drivers of the vehicle (INCLUDING THE OWNER). An additional excess may apply to undeclared drivers. However, this additional excess will not apply if the driver is over 25 years of age and has not been convicted of driving under the influence, or not had their licence suspended or cancelled in the five years prior to the date of loss. The undeclared driver excess will not apply for vehicles described for Business Use or if the Faultless Excess clause is applicable.

Driver Name:	Date of Birth:	Gender (Female, Male, Non-binary)	Years Licensed in Australia	% of use	Do you have an Australian driver's licence?
		<input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> ENBY			<input type="checkbox"/> YES <input type="checkbox"/> NO
		<input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> ENBY			<input type="checkbox"/> YES <input type="checkbox"/> NO
		<input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> ENBY			<input type="checkbox"/> YES <input type="checkbox"/> NO
		<input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> ENBY			<input type="checkbox"/> YES <input type="checkbox"/> NO

If No, Australian drivers licence please provide details:

If more drivers are declared, please add a sheet with relevant information. Please tell us if you wish at any time to declare additional drivers.

VEHICLE DETAILS

Main Vehicle *(please complete the attached form at the bottom of this application form for any other vehicles)*

Year of Manufacture	
Make of Vehicle <i>(i.e. Ford, BMW, Holden)</i>	
Model Details <i>(i.e. Corolla SX, 116i, Captiva)</i>	
Registration Number	
Body Style <i>(i.e. Sedan, wagon etc)</i>	
No. of Doors	
No. of Cylinders	
Engine or V.I.N Number:	
Transmission Auto/Manual:	
Engine Capacity:	c.c
Metallic Paint:	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown
Airbags:	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown
Turbo or Super Charged:	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown
Date vehicle purchased:	/ /
Price paid: <i>(excluding any trade-in or consumer credit insurance)</i>	\$
If the vehicle is imported, does it have an Australian Compliance Plate?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Has the vehicle any existing damage: <i>e.g. dents, scratches, rust or hail?</i>	<input type="checkbox"/> YES <input type="checkbox"/> NO

If 'Yes' please give details:

If there are any accessories (including options fitted by the dealers) that are not standard features for the make and mode of your vehicle then please describe each accessory and their value: *e.g. air-conditioning, ABS, bull bars, sun roof, theft security system, driving lights, upgraded stereo system, mag wheels, solar tinting, luggage racks, tow backs, LPG conversions etc.*

Main Vehicle

Description	Current Value:	Description:	Current Value:

Accessories Total: \$

What do you estimate is the current market value (including accessories) of your vehicle? \$

TYPE OF COVER

Comprehensive Market Value <input type="checkbox"/>	Third Party Property Damage <input type="checkbox"/>
Comprehensive Agreed Value <input type="checkbox"/>	Third Party Fire & Theft <input type="checkbox"/>
Comprehensive Essentials <input type="checkbox"/>	

Note: These terms are explained in more detail in the Policy wording

VEHICLE MODIFICATIONS

Give details on any modifications from the manufacturer's standard vehicle:
e.g. body, suspension, engine, or paintwork

PARKING DETAILS

Where is the vehicle parked during the night?

Suburb/Town	State:	Postcode:
How is the vehicle parked during the night?	<input type="checkbox"/> Garage/ Security Parking	<input type="checkbox"/> Street <input type="checkbox"/> Other

USE OF VEHICLE

Private Executive Business

Note: These terms are explained in more details in the Policy wording.

FINANCE DETAILS

Is the vehicle under finance?	<input type="checkbox"/> YES	<input type="checkbox"/> NO		
Type of finance?	<input type="checkbox"/> Lease	<input type="checkbox"/> Secured Finance Loan	<input type="checkbox"/> Unsecured Loan	<input type="checkbox"/> Hire Purchase
Name of finance provider:				
Address of Financial Provider				
Suburb:	State:	Postcode:		

VARYING THE EXCESS

For vehicles insured under comprehensive cover only

You can have the Standard Excess waived for an extra premium, or increased for a reduction in premium.

If you want a variation, please tick one of the following:

Waive Standard Excess **Increase** Standard Excess to \$

UNLIMITED WINDSCREEN EXCESS PROTECTIONDo you want to remove the excess on windscreens for an extra premium? YES NO**HIRE CAR FOLLOWING AN ACCIDENT**Do you require a hire car following an accident? YES NO**AFTER MARKET THEFT SECURITY SYSTEM**Do you have any aftermarket theft security fitted? YES NO

Name/Model of security system:

PROTECTED NO CLAIM DISCOUNTIf you are insuring for Comprehensive and are entitled to **maximum No Claim Discount (NCD) with no "at fault" claims for the last 3 years**, you can protect your NCD for one "at fault" claim by payment of an extra premium. Do you require this Cover? YES NO**NO CLAIM DISCOUNT ENTITLEMENT**

Name of last or Current Insurer	Policy Number:	Date of Expiry:	Type of Cover	Years Insured	Bonus
		/ /			%
Registration Number of Vehicle Insured:		Have you disposed of that vehicle?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	

Please attach proof of you current No Claim Discount entitlement e.g. current original renewal notice or letter from Insurer.**OWNER (S) AND DRIVERS' HISTORY**

In the last 5 years have you or any person likely to drive this vehicle:

Had a claim, accident or car stolen or burnt (*even if not reported or not claimed from an insurer*)? YES NOHad insurance refused, declined or cancelled by an insurer or any special conditions imposed? YES NOHad a driver's or motorcycle rider's licence cancelled, suspended or endorsed? YES NO

Been convicted or charged with:

Drug use, driving under the influence, or exceeding Prescribed Concentration of Alcohol? YES NOAny driving offences or issued any speeding or traffic infringements? YES NOFraud, arson, theft or any other criminal act? YES NO

If you answered 'Yes' to any of the above questions please provide details below. If insufficient space, please attach.

Name of Driver	Date of Incident	Details of Incident	Your insurer	Person at Fault

Additional Vehicle information

Vehicle Details	Vehicle 2	Vehicle 3	Vehicle 4
Year of Manufacture			
Make of Vehicle <i>(i.e. Ford, BMW, Holden)</i>			
Model Details <i>(i.e. Corolla SX, 116i, Captiva)</i>			
Registration Number			
Body Style <i>(i.e. Sedan, wagon etc)</i>			
No. of Doors			
No. of Cylinders			
Engine or V.I.N Number:			
Transmission Auto/Manual:			
Engine Capacity:	c.c	c.c	c.c
Metallic Paint:	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown
Airbags:	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown
Turbo or Super Charged:	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Unknown
Date vehicle purchased:			
Price paid: <i>(excluding any trade-in or consumer credit insurance)</i>	\$	\$	\$
If the vehicle is imported, does it have an Australian Compliance Plate?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Has the vehicle any existing damage: <i>e.g. dents, scratches, rust or hail?</i>	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If 'Yes', please give details)</i>		

If there are any accessories (including options fitted by the dealers) that are not standard features for the make and mode of your vehicle then please describe each accessory and their value: e.g. air-conditioning, ABS, bull bars, sun roof, theft security system, driving lights, upgraded stereo system, mag wheels, solar tinting, luggage racks, tow backs, LPG conversions etc.

Vehicle 1	Description	Current Value (\$)	Description	Current Value (\$)

Accessories Total \$

What do you estimate is the current market value (including accessories) of your vehicle? \$

Vehicle 2	Description	Current Value (\$)	Description	Current Value (\$)

Accessories Total \$

What do you estimate is the current market value (including accessories) of your vehicle? \$

Vehicle 3	Description	Current Value (\$)	Description	Current Value (\$)

Accessories Total \$

What do you estimate is the current market value (including accessories) of your vehicle? \$

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.

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.

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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