

# JLT SPORT ASSET PROTECT APPLICATION FORM



To assist us in obtaining terms from the insurer please complete this application form and return to JLT Sport.

**PLEASE NOTE: CLUBS WHO SHARE THE SAME CLUB ROOMS AND EQUIPMENT MAY PURCHASE ASSET PROTECT ON BEHALF OF BOTH CLUBS.**

Please contact JLT Sport on 1300 130 373 or [jlt sport@jlt a.com.au](mailto:jlt sport@jlt a.com.au) if you require any assistance with the completion of this form or have any queries regarding the policy.

For a copy of the Policy Wording, Product Disclosure Statement and Financial Services Guide, please visit [www.jlt sport.com.au/assetprotect](http://www.jlt sport.com.au/assetprotect)

## CLUB DETAILS

Name of Club or Organisation:

ABN or ACN:  ITC%

Name of affiliated league:

Main contact person:  Position:

Postal address:

State:  Postcode:

Contact email:  Phone:

Name of ground / reserve (if applicable):

Street address of insured property:

State:  Postcode:

Business Description

Who is your current: Insurer:  Broker:

What is your current insurance total cost (inc all charges & GST) \$  Due Date:

## CLAIMS DECLARATION

Has the club / organisation requesting coverage made a business insurance claim in the last five (5) years?	YES <input type="checkbox"/> NO <input type="checkbox"/>
If uninsured, have there been any incidents in the last five (5) years that may have resulted in claims?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Has any insurer ever declined, refused to renew or imposed special terms and conditions to any application, renewal or policy held by the club / organisation?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Has the club / organisation or anyone associated with the club / organisation ever been declared bankrupt, convicted of a criminal offence, arson, fraud or dishonesty of any kind?	YES <input type="checkbox"/> NO <input type="checkbox"/>
Is there any additional information that may be relevant to the decision to accept the risk?	YES <input type="checkbox"/> NO <input type="checkbox"/>

If you have answered 'YES' to any of the above five questions, please provide full details including number and nature of claims, the year/s of claims and the amounts involved, on a separate document and forward to JLT Sport.


## PROPERTY DETAILS

Walls	Roof	Floor	Linings	Age of Building

## FIRE PROTECTION

Smoke detectors	Hose reels	Sprinklers	Bollards	Deadlocks fitted	Video surveillance/ CCTV
YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

## SECURITY PROTECTION

Alarm System	Monitored By	Secure Line	Phone Line
YES <input type="checkbox"/> NO <input type="checkbox"/>		YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

## CLUB ASSETS

It is important to consider the value of all club assets. This may include:

- Stock on hand at any one time (food, drink, other items for sale)
- Money on the premises at any one time
- Business property / training equipment (e.g. sporting equipment, clothing, pitch rollers etc.)
- Electronic equipment (TV, dvd, computers, cash registers)
- Other items (fridge, freezer, furniture, honour boards, memorabilia etc.)



## LIMITS

A claim can only be made up to the maximum value of each sub limit. For example, if the club rooms are broken into and goods are stolen, the maximum amount the club can claim in this circumstance is the value that is indicated in the Burglary / Theft sum required section below. This is the case for each sub limit.

Please indicate the sum required for each section by completing the below.

## MATERIAL LOSS OR DAMAGE

Covers loss or damage to property caused by fire & perils. Clubs should total the value of all club assets.

Are you required to take out insurance cover for the building housing your club / change rooms?

If "Yes", please state the new Building Replacement Value?

Yes  No

The sum placed in this section becomes the maximum total aggregate of a claim.

If sums insured are under-estimated, claims may be reduced in the same proportion.

Building

\$

Stock & Contents

(including sporting equipment)

\$

## GLASS

Replacement or repair to fixed internal and external glass. Include in policy

Yes  No

## FLOOD

Flood cover isn't automatically included in this Policy. It may be provided for an additional premium and an insurer survey may be required.

Do you wish JLT to investigate the possibility of including flood as an insured event?

Yes  No

## BUSINESS INTERRUPTION

Provides indemnity for loss of profit and fixed costs of the business following loss or damage to property (caused by an insured peril or circumstance under this policy). The policy also covers the necessary 'increased costs' (beyond those costs normally paid) to continue the business. For example, if the club rooms are damaged by fire and the club is not able to trade (bar, canteen, meals), the club can be financially compensated for the lost profit and fixed cost portions of the lost income.

**Note:** All income is made up of three main financial constituents, profit, fixed costs and variable costs.

**Profit:** Profit realised after all expenses paid

**Fixed Costs:** Costs that continue at the same level after a property damage loss, as before the loss

**Variable Costs:** Costs that either stop entirely or that will diminish 'in the same proportion' as the reduction in revenue.

To calculate the correct sum required to be insured, please follow the steps below (according to the clubs last annual financial statement):

A. What is the businesses annual (financial year) revenue (gross income)?

\$

B. What is the value of the Variable Costs (uninsured working expenses) of the business (if any)?

\$

**Calculate: A - B = Base Sum insured**

### Sum(s) Required

Gross Profit

\$

Additional Increased Costs of Working

\$

If the business is expected, in your opinion, to grow or contract (Trend) over the coming 12 months, add or subtract the expected percentage variation to the above calculation.

Example:

If A = \$110,000 & B = \$10,000 Trend = 5% increase

Sum Insured	\$110,000
Less	\$10,000
Sub Total	\$100,000
Trend 5%	\$5,000
Total Sum Insured	\$105,000

Note: If sums insured are under estimated, claims may be reduced in the same proportion as the under-estimated sum required bears to the full sums insured.

## BURGLARY / THEFT

Covers loss by theft or attempted theft consequent upon forcible and violent entry of the premises. Stolen items could potentially include stock/merchandise, machinery, documents, computers and other office equipment.

**Sum(s) Required**

\$

This section includes an option to insure the Theft of alcohol and cigarettes for up to \$3,000. Is this required?

Yes  No

If this cover is required please specify the sum insured required for:

Alcohol \$  Cigarettes \$

Please note the total sum insured cannot exceed \$3,000

This section includes an option to insure theft in the open air for \$5,000. Is this required?

Yes  No

## MONEY

Blanket cover for theft or loss of money whilst:

- In Transit anywhere in Australia or in a bank's night safe
- On the Premises during normal business hours
- On the Premises outside normal business hours (Max \$1,000)
- On the Premises whilst contained in a locked safe
- At an authorised person's residence
- Damage to safes &/or strongrooms (Max \$1,000)

**Sum(s) Required**

\$

## ELECTRICAL & MECHANICAL BREAKDOWN

### PART A

Provides cover for the costs of restoring or replacing machinery after a breakdown and/or the cost of hiring temporary machinery. Clubs typically use machinery such as freezers, fridges, hot water units and canteen / food preparation equipment.

**Total Sum Required for all items**

\$

### PART B

Deterioration of Stock

\$



## COMPUTER & ELECTRONIC EQUIPMENT BREAKDOWN

Provides cover for breakdown (sudden & unforeseen failure which requires immediate repair to enable continued operation) for computers and other electronic equipment. Examples include computers, copiers, printers and cash registers

**Total Sum Required**

\$

**Max limit any one loss**

\$

## GENERAL PROPERTY

Provides cover for assets that are removed from the club premises and are taken off site (e.g. clubs will often have equipment trailers that are taken to away games.)

**Sum(s) Required Excluding Laptops**

\$

### Laptop Description and Sums Insured required

Specific cover for theft or damage to laptop computers that are removed from the club premises and are taken off site

Items:

Value

1.	<input type="text"/>	\$ <input type="text"/>
2.	<input type="text"/>	\$ <input type="text"/>

## EXCESS

We offer two options for the standard excess of your policy, please select the option most suitable to you.

**Option 1**  \$200      **Option 2**  \$500 (by selecting this option your premium payable will be reduced)

The standard excess doesn't apply to the following situations/events:

**Named Cyclone/Flood:** \$5,000

**Earthquake, Subterranean Fire, Volcanic Eruption:** 1% of the sum insured or \$20,000 whichever is the lesser



**PLEASE SELECT ONE OF THE OPTIONS BELOW: SEND, PRINT OR SAVE**

The fastest way to receive a quotation is to **Send** a copy of your completed form to JLT Sport via email. Alternatively, please **Print** a copy of this form and post to: JLT Sport, PO BOX H25, Australia Square NSW 1215



**Print**  
Paper Copy



**Send**  
Via Email



**Save**  
To your Computer



**Clear**  
Reset Form

## COLLECTION STATEMENT UNDER PRIVACY ACT 1988

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

- We may collect personal information about you in connection with our services.
- We collect the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other JLT products or services. If you are proposing for or renewing insurance, the information 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 JLT related Group companies.
- By providing the information requested you agree to us collecting, using and disclosing your personal information as outlined in this Collection Statement.
- If you do not provide all or part of the information requested, we may be unable to provide the required services and you may prejudice your insurance cover.
- You have the right to request access to, and correct, any personal information that we hold about you, subject to the provisions of the Privacy Act 1988.
- To assist us in maintaining correct records we ask you to inform us of any changes in your personal information provided, as they occur.
- 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 1988, you must obtain any necessary consents from the person concerned.
- Our Privacy Policy can be made available on request or can be accessed on our website ([www.jlta.com.au](http://www.jlta.com.au)).
- For further information contact your account executive or the JLT Privacy Officer:

Jardine Lloyd Thompson Pty Ltd, PO Box 464, WINSTON HILLS, NSW 22153, Telephone: 1300 130 373

### 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 the insurance and, if so, on what terms. The same duty arises on renewal, extension, reinstatement or variation of the policy. The disclosure required is especially important in matters relating to

the physical risk, past claims, cancellation of insurance covers, the imposition of increased premiums, insolvency or criminal convictions. Disclosure is not limited to specific questions in a proposal or matters applying to the insured named in the policy but includes other relevant matters including past business or businesses or private insurances. If you breach the duty, even innocently, the insurer may be able to reduce its liability in respect of a claim or may cancel the contract. If the non-disclosure is fraudulent the insurer may also have the option of avoiding the policy from inception.

### NEW BUSINESS

Where you are entering into this policy for the first time (that is, it is new business and is not being renewed, varied, extended or reinstated) you must tell us everything you know, or could be reasonably expected to know, in answer to the specific questions we ask. When answering our questions you must be honest.

### WHO NEEDS TO TELL US

It is important that you understand that you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

### IF YOU DO NOT TELL US

If you do not answer our questions in this way, we may refuse or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never being in force.

### RENEWALS, VARIATIONS, EXTENSIONS AND REINSTATEMENTS

Once your policy is entered into and is no longer new business then your duty of disclosure to us changes. You are required before you renew, vary, extend or reinstate your policy, to tell us everything you know, or could be reasonably expected to know, which is relevant to our decision whether to renew, vary, extend or reinstate the contract of insurance and, if so, on what terms.

### YOU DO NOT HAVE TO TELL US ABOUT ANY MATTER:

that diminishes the risk;

- that is of common knowledge;
- that we know or should know in the ordinary course of our business as an insurer; or
- which we indicate we do not want to know.

### IF YOU DO NOT TELL US:

If you do not comply with your duty of disclosure we may reduce or refuse to pay a claim or cancel your policy. If your non-disclosure is fraudulent we may refuse to pay a claim and treat this policy as never being in force.

### POLICY DETAILS

For full details of cover, please refer to the Product Disclosure Statement which sets out the terms and conditions of covered offered. This is available from your Account Executive or online at <http://www.jltsport.com.au/assetprotect/>