

# Bed & Breakfast / Farmstay Accommodation Application

## DETAILS OF PROPOSER

Family name Mr  Mrs  Ms  \_\_\_\_\_  
Given names \_\_\_\_\_  
Trading Name \_\_\_\_\_  
Postal address \_\_\_\_\_  
\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_  
Email \_\_\_\_\_ A.B.N. (if applicable) \_\_\_\_\_  
Phone Number \_\_\_\_\_ Mobile \_\_\_\_\_  
Website \_\_\_\_\_

## UNDERWRITING INFORMATION

Period of Insurance required From \_\_\_\_\_ to \_\_\_\_\_ at 4.00pm  
Address of property to be insured \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_  
Name and address of any other party interested in the property to be insured - eg. Mortgagee \_\_\_\_\_  
\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Have you previously held household insurance? Yes  No

If yes, please provide: Name of Company: \_\_\_\_\_ Expiry Date \_\_\_\_\_

Have you or any joint owner of the property to be insured or any member of your family permanently residing with you:

- (a) Suffered any loss during the past five years from any of the events you wish to insure against? Yes  No
- (b) Been charged or convicted of arson or any offence involving dishonesty? Yes  No
- (c) Been refused insurance or been quoted an increased premium or had special terms imposed for any of the events you wish to insure against? Yes  No
- (d) Have you had any loss or damage (insured or not) at the address to be insured? Yes  No
- (e) Been declared bankrupt, involved in a company which has gone into liquidation or receivership Yes  No
- (f) Hold any other insurance's in respect of the property which is included in this proposal? Yes  No
- (g) Have any other matters you should disclose? Yes  No

*(Refer to the duty of disclosure contained within this application)*

If you answered yes to (a) to (g) above, please provide details \_\_\_\_\_

Are you a member of a Bed and Breakfast Association? Yes  No

If 'Yes' which Association. \_\_\_\_\_

Do you conduct any other business activities from the property from which you derive an income? Yes  No

Vineyards  Orchards  Livestock  Other  \_\_\_\_\_

## BUILDINGS

Your building sum insured should represent the full replacement value on your buildings (which includes an amount for architect's fees, removal of debris, all outbuildings, garages, carports, in-ground pools, walls and fences and any other home improvements).

Private Dwellings \$ \_\_\_\_\_  
 Guest Dwellings \$ \_\_\_\_\_  
 Sheds and other structures \$ \_\_\_\_\_  
 Stables \$ \_\_\_\_\_  
 Hay Sheds \$ \_\_\_\_\_  
 Greenhouses or similar \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_

Age of Dwellings \_\_\_\_\_ Total size of property (ie metres/acres) \_\_\_\_\_

For Dwellings over 80 years old please answer the following. Where the dwellings are over 100 years special conditions apply.

Has the home been re-roofed? Yes  No

Is it currently in good condition? Yes  No

When was the building last re-wired? \_\_\_\_\_

Have safety switches been installed? Yes  No

Area of Dwellings (sq or m<sup>2</sup>)

Up to 12 sq or 112m<sup>2</sup>  12-15 sq or 113-140m<sup>2</sup>  15-20 sq or 141-186m<sup>2</sup>  Over 20 sq or 187m<sup>2</sup>

Is the home in good condition? Yes  No

Type of Construction? Brick  Timber  Fibro  Other  \_\_\_\_\_

Are the Guest Dwellings multiple storeys? Yes  No  If Yes, how many storeys \_\_\_\_\_

Are safety railings fitted? Yes  No  Are they in good condition and inspected regularly? Yes  No

Do you have fireplaces Yes  No  If Yes, are fire screens used? Yes  No

Do all premises comply with Fire Protection Laws Yes  No

Are buildings currently undergoing any renovations or alterations? Yes  No

Do you provide room safes for Guests? Yes  No

Is the Building normally unoccupied for more than 60 consecutive days in any year? Yes  No

Is the Building connected to town water supply? Yes  No

If No, is there an alternative supply of water available for fire fighting: Yes  No

How far away is the nearest Fire Brigade \_\_\_\_\_

Is the Building subject to a State Heritage or National Trust Listing? Yes  No

Have you applied for demolishing and redeveloping the site any time in the past Yes  No

Does sum insured truly equal the replacement cost of the building Yes  No

Are buildings in good condition Yes  No

Please indicate if the Building has any of the following security features.

Deadlocks to all external doors	<input type="checkbox"/>	Home safe	<input type="checkbox"/>
Keyed window locks	<input type="checkbox"/>	Fire extinguishers/smoke detectors	<input type="checkbox"/>
Burglar alarm - monitored	<input type="checkbox"/>	Neighbourhood watch	<input type="checkbox"/>
- local	<input type="checkbox"/>		

## CONTENTS

You will need to establish full replacement value on most major contents items. The policy limits some high risk items and the cover available. Please refer to the PDS for a full explanation.

Private Contents \$ \_\_\_\_\_

Contents of Guest Dwellings \$ \_\_\_\_\_

High Risk Items (Specify Items)

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

The table below shows the most we will pay for High Risk items if they are not specified.

HIGH RISK ITEMS	
Individual Limits	The most we will pay
any watches, pieces of jewellery or any items made of or containing gold or silver	\$1,000 per item
any picture, work of art, fur, curio, portable musical instrument, registered or licensed firearm, collection of stamps, medals, coins, or other collectables, photographic camera, photographic lens, video camera, video recorder	\$2,000 per item
Overall Limit	The most will pay
all the high risk items we list above together with televisions, sound recording or sound playing systems, and personal computers	20% of the general sum insured

## PERSONAL VALUABLES

This section provides cover anywhere in the world for loss of or damage to your valuables and personal possessions, such as your jewellery, and photographic and sporting equipment.

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

## BUSINESS INTERRUPTION INSURANCE

If the building or contents are seriously damaged, you may not be able to accommodate guests and so you will have no income. Bills such as mortgage payments and council rates must continue to be paid.

Business Interruption Insurance pays your on-going expenses and the increased costs which inevitably result from an interruption to your business, subject to the terms and conditions of the policy.

1. Estimated Annual Income from your Bed and Breakfast Activities for next year \$ \_\_\_\_\_

2. Expected growth in the following year \$ \_\_\_\_\_

3. Your Sum Insured \$ \_\_\_\_\_

**LIABILITY**

Do you wish to include \$20,000,000 Liability cover? Yes  No

If yes, please complete the following questions.

What is the maximum number of Guests you can accommodate? \_\_\_\_\_

What is your estimated turnover/income for the next 12 months? \_\_\_\_\_

Have you implemented a fire evacuation process and fire safety plan Yes  No

Are all Fire exits clearly marked Yes  No

Are Emergency contact details displayed in guest areas Yes  No

Are all walkways and stairways well lit Yes  No

Do you have a swimming pool, spa or hot tub Yes  No

If yes,

Is it fenced or securely locked? Yes  No

Is a non slip coating used on wet areas? Yes  No

Is the water tested regularly? Yes  No

Do you have a regular cleaning schedule? Yes  No

Do you conduct proper use of chemicals in accordance with instructions? Yes  No

Are all chemicals kept in a dry, well ventilated storage area? Yes  No

How frequently are pool ladders, peripheral walkways and other surfaces inspected for hazardous conditions? \_\_\_\_\_

What signage is visible in the area? None  Shallow End  No Diving  Other  \_\_\_\_\_

Is there a dam, creek or river on the property? Yes  No

If Yes,

Is it: Active  Dried Up  Fenced off from the general public Yes  No

What signage is displayed? None  No swimming  Keep Out  Other  \_\_\_\_\_

Do you provide a café / restaurant / cooking services? Yes  No

Do you have deep fryers? Yes  No

Do you have a regular cleaning program in place? Yes  No

How often are filters, flues and exhaust systems cleaned and/or replaced? \_\_\_\_\_

What training and/or experience does the staff providing food services have? \_\_\_\_\_

Do you have a liquor license? Yes  No

Are staff required to complete Responsible Serving of Alcohol courses? Yes  No

Is the café / restaurant open to the general public? Yes  No

Do you provide any recreational activities/facilities for your Guests? Yes  No

*ie. cycling, tennis, wedding facilities, playgrounds, exercise equipment, horse riding*

If yes, please complete the attached Addendum.

**YOUR 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.

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 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 his 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 his 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.

**PRIVACY**

Aon has always valued the privacy of personal information. When we collect, use, disclose or handle personal information, we will be bound by the Privacy Act 1988.

If you would like a copy of our Privacy Policy, or wish to seek access to or correct the personal information we collected or disclosed about you please telephone or email your Aon contact or access our website [www.aon.com.au](http://www.aon.com.au)

**DECLARATION**

- I/We have read and understand the information set out within this Application.
- I/We have read and understand the policy and agree to be bound by the terms and conditions it contains.
- I/We understand that I/we am/are not insured until the Insurer confirms its acceptance of this Application.
- I/We authorise the Aon and the Insurer to give information to, or obtain information from any other insurer or an insurance reference bureau, and for them to disclose any information necessary to enable Aon and the Insurer to assess this application, administer the policy, investigate any claim and deal with any matter connected with this application and the proposed contract of insurance. This applies to any other insurance held by me/us in the past.
- The information I/we have provided is true and correct.

This declaration must be signed by the policyholder AND the insured person (if different)

Signature \_\_\_\_\_ Date ... / ... / ...

Signature \_\_\_\_\_ Date ... / ... / ...

## RECREATIONAL ACTIVITIES/FACILITIES ADDENDUM

Please complete the following questions where you provide recreational activities and/or facilities for guests.

### Exercise Equipment

- Is all exercise equipment examined regularly for damage? Yes  No
- Is signage displayed including how to use equipment? Yes  No

### Tennis/Ball Courts

- Are surfaces free of potholes or and uneven surfaces Yes  No
- Is equipment supplied to participants Yes  No

### Playgrounds

- What type of equipment is provided? ie. Swing set \_\_\_\_\_
- Is it open to the general public? Yes  No
- Is any of the equipment motorised? Yes  No
- If yes, please provide details:  
\_\_\_\_\_
- Is the equipment inspected regularly for cracks and/or damage? Yes  No
- Does the equipment meet Australian standards AS/NZS 4422 or AS/NZS 4486 Yes  No
- What signage is displayed? None  Children must be supervised at all times  Keep Off   
Other  \_\_\_\_\_

### Events/Weddings/Functions

- Are events held in conjunction with Guest bookings? Yes  No
- Number of events held each year? \_\_\_\_\_
- Number of people being catered for at any one time? \_\_\_\_\_
- Is food and or alcohol being served? Yes  No
- Do you have a liquor license? Yes  No

### Bicycles / Horse Riding / Similar high risk activities

- What activity do you provide? \_\_\_\_\_
- Do you supply equipment and/or animals? Yes  No
- Do you supply helmets and safety gear? Yes  No
- Do you have participants sign a Release and Waiver of Liability? Yes  No
- Do you have dedicated riding areas on the property? Yes  No
- Number of rides per year? \_\_\_\_\_
- Are rides supervised? Yes  No
- If Yes, what is your rider to staff ratio \_\_\_\_\_
- Do you require cover for this activity? Yes  No