

## COMBINED GENERAL & PRODUCTS LIABILITY INSURANCE

### Australian Polo Federation (APF) Accredited Coach Application

#### Application Process

1. This application is for Accredited APF coaches who are coaching at APF sanctioned events only.
2. Complete all sections below
3. Provide any relevant risk management documentation including but not limited to operations manuals, staff training, risk assessments, incident reports, checklists and qualifications
4. Email your completed application and risk management documentation to [insurance@affinityib.com.au](mailto:insurance@affinityib.com.au)
5. Please contact the Affinity Equine Insurance team with any questions on 1300 130 535

Coaches Name:			
ABN:		APF Membership #:	
Address:			
City	State	Post Code	
Are you an accredited coach with the APF?		YES <input type="checkbox"/>	In progress <input type="checkbox"/>
What Level accreditation do you hold with the APF?			
How many events annually do you (do you plan to) coach at on behalf of APF? (on average)			
What is your annual turnover for your APF coaching activities?		\$	
<b>Risk Management:</b>			
(Please Answer all questions below)			
Do all riders wear helmets to Australian standards?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
Do all riders/handlers wear appropriate footwear and clothing?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
Are waivers forms signed by all participants?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
Are you First Aid certified?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	

<b>Claims History</b>		
I confirm <b>I HAVE NOT</b> had any insured and/or uninsured liability claims in the past five years, and confirm after investigation, <b>I AM NOT</b> aware of any circumstances which could give rise to a claim under the proposed policy.	True <input type="checkbox"/>	False <input type="checkbox"/>
<b>NSW Stamp Duty Exemption for Small Business</b>		
I declare that the proposed insured is a small business with a aggregated* turnover of less than AU\$2 million in the last financial year. Note that if No is selected or the question is left blank, in accordance with Ch 8, Pt 5A of the Duties Act 1997 (NSW), from 1 January 2018 the insurer will charge stamp duty on risks that 1) occur within or partly within NSW or 2) cover NSW property. *Aggregated turnover is your Australia-wide annual turnover plus the annual turnovers of any businesses that are your affiliates, or are connected with you.	YES <input type="checkbox"/>	NO <input type="checkbox"/>

**I, the undersigned, declare and acknowledge:**

- that I am, after enquiry, authorised by all person(s) or entities seeking insurance, to make this proposal;
- that after enquiry, all information supplied in this proposal and any supporting documents attached to this proposal or supplied separately, is true and correct and I have not withheld any material information from this proposal
- that this proposal and any accompanying documents shall form or partly form the basis of the contract proposed.
- that until a Contract of Insurance is entered into, I am obliged to inform the insurer of any changes to any information supplied or of any new information that is relevant;
- that I understand the insurer relies on the accuracy of the information and documentation supplied proposing for this insurance;
- that I have read and understood the Important Notices which form part of this proposal;
- that I understand that no insurance is in force until a Contract of Insurance is entered into, which is upon the Proposer's acceptance of an offer by the insurer, if any:

Name:	Title:
Signature:	Date:

## Privacy Notice

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Beazley Plc (Beazley) values its customers and is committed to protecting and respecting your privacy; and the lawful and correct treatment of personal data.

This Data Privacy Notice informs and explains how Beazley will process and protect any personal data we collect or receive about you. It applies to personal data provided by customers, brokers, coverholders, claimants, third party services providers (TPAs), complainants and job applicants. Please read this Data Privacy Notice carefully to understand our practices regarding personal data.

Your personal data has either been, or will be collected by, or transferred to, Beazley. We can be contacted via post or by email at the below addresses. We aim to respond to all correspondence within thirty (30) days.

The Data Protection Officer: Beazley Plc, 22 Bishopsgate London, EC2N 4BQ,  
Email: [DPO@beazley.com](mailto:DPO@beazley.com)

The Beazley Data Protection Officer will handle any questions you may have on the use of your personal data and your rights as a data subject. This is covered in further detail under Your Data Subject Rights.

For more information and the full privacy policy  
visit: [https://www.beazley.com/london\\_market/privacy\\_and\\_cookies\\_statements.html](https://www.beazley.com/london_market/privacy_and_cookies_statements.html)

## Important notices

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### 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 (Cth), 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 its 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.

### Comment

The requirement of full and frank disclosure of anything which may be material to the risk for which you seek cover (eg. claims, whether founded or unfounded), or to the magnitude of the risk, is of the utmost importance with this type of insurance. It is better to err on the side of caution by disclosing anything that might conceivably influence the insurer's consideration of your proposal.

### Subrogation Agreements

Where another person would be liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, the insurer will not cover you under the policy for any such loss or damage.

### Role of Affinity Insurance Brokers

In arranging this insurance, Affinity Risk Partners (Brokers) Pty Ltd t/as Affinity Insurance Brokers ("Affinity") is acting under an authority given to it by Beazley Furlonge Limited (Company Registration Number: 01893407 and VAT Number: 649 2754 03) (Beazley) and is acting as Beazley's agent and not as your agent.

### Inadequate Space to Answer

If there is inadequate space to answer any of the questions or make any comment or you need to disclose something to us because of your Duty of Disclosure, please attach a separate piece of paper to this questionnaire giving full details of additional information.