

JLT National Wine Program Insurance Questionnaire

For the period: TBA





Fire & Security Protection

SITUATION:

Building Construction

Walls	Roof	Floor	Linings	Age of Building*
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- If the building was constructed prior to 1970, please advise date it was last rewired
- Percentage of EPS or timber construction if any.....

Fire Protection

Smoke detectors	Hose reels	Sprinklers	Extinguishers	Thermal alarms
YES / NO	YES / NO	YES / NO	YES / NO	YES / NO

- Is the property serviced by reticulated water YES / NO
- How far away is the closest fully manned fire station

Security Protection

Are all external doors fitted with deadlocks YES / NO

Are the premises alarmed YES / NO

Type of operation: MONITORED / LOCAL

Are sensors located on or in the premises YES / NO

Are video cameras located on or in the premises YES / NO

Are all external windows barred YES / NO

Are the premises patrolled: YES / NO

Security officers YES / NO

Is the building in course of erection or renovation: YES / NO

If yes, what means of security is in place:



Required Underwriting Information

General information

- Number of years in operation
- Details of all activities i.e. Restaurant, accommodation, entertainment etc
- Claims in last 5 years
- Photos or survey if available

Property

- Asset schedule – split between Section 1 (Material Damage) & Section 2 (Business Interruption). split in the values between building, contents, stock of wine, trellis's and irrigation systems etc. If the location has a multiple building the values per building would also be useful.
- Variations from standard agreed sub limits

Sums insured must represent full replacement value. We recommend professional valuations be obtained for all assets to ensure adequate sums insured are in place.

Material Loss or Damage

Building including landlords fixtures and fittings	\$.....
Machinery, plant and all other contents	
Computers including customers goods	\$.....
Wine stock	\$.....
Trellis & irrigation systems	\$.....

Business Interruption

Current Gross Profit/Revenue Calculation	
Annual Turnover/Sales	\$.....
Plus Closing Stock	\$.....
Less Opening Stock	\$.....
Less Uninsured Working Expenses #	\$.....
Total	\$.....
Plus Estimated Business Trend%
Annual Insurable Gross Profit	\$.....

Uninsured working expenses – are those expenses of the business which would fluctuate in direct proportion to a variance in sales. If in doubt about any specific item, discuss with your Servicing Broker - if doubt still exists, leave it out, i.e. it will be automatically insured.

Indemnity Period (Months) 24 months



Liability

Do you carry on business from any premises situated outside of Australia/New Zealand YES / NO
 Have you entered into any contracts to perform work outside of Australia/New Zealand YES / NO
 Do you export to the United States of America or Canada YES / NO
 If you have answered yes to any of the above questions please supply full details.

Business Details (please complete)

	Actual Past 12 months	Estimate Next 12 months
No of persons engaged in business
Annual Gross Salaries/Wages	\$	\$
Annual Turnover/Sales/Revenue	\$	\$
Exports to USA/Canada	\$	\$
Exports to other Countries (please advise what countries)	\$	\$

1. The description of your business activities are

.....

2. Please provide details of any contracts whereby you assume the liability of others (e.g. Hold Harmless or Indemnification Agreements including contributory negligence or apportionment clauses)

.....

3. Are you responsible for any property not owned but under your control? (If yes, please supply details)

.....

4. Is there a quality control procedure in place for finished products? YES / NO (If yes, please give full details)

.....

Do you employ Contractors / Sub-Contractors / Labour Hire Staff YES / NO

If yes, please complete the following:

Contractors and Sub-Contractors/Labour Hire Questionnaire

1. If contractors are involved, are they required to carry and produce evidence of Public/Products Liability Insurance? YES / NO

a) Describe nature of work undertaken

.....



b) Annual fees/wages paid? Last 12 mths \$.....
 Est. Next 12 mths \$.....

2. Do you use the services of any labour hire personnel/companies? YES / NO
 If yes, please advise activities undertaken and amounts paid:

.....

Are all incidents/accidents involving labour hire employees reported to both the labour hire company or the host employer and records maintained? YES / NO

3. Do you hire out any of your employees to third parties on a labour hire basis? YES / NO
 If yes, please advise activities undertaken and amounts received:

.....

Engineering (Contractors Plant and Equipment & Machinery Breakdown)

1. Attach a schedule of equipment requiring cover including year of manufacture and replacement value:
2. Is there maintenance agreement in place? YES/NO.....
3. Number & size of vats? Are these refrigerated? YES/NO.....
4. How often are vats monitored for temperature, acidity, or other indicators of wine quality

5. Do you have monitored temperature alarms YES/NO.....
6. Please provide details of underground or submerged pumps/equipment

7. Deterioration of Stock cover required YES/NO

Motor Vehicle

Please provide an updated Motor Vehicle Schedule



Marine Cargo

Please complete the attached table.

	Estimates For 2009/2010
Imports/Exports	\$
Inland Sending's within Australia	\$

Corporate Travel

Please advise:- Estimated Travel Movements.

Please advise if any of the trips declared below are for Charter Flights.

					Intrastate	
	No. of Trips	Average Duration	No. of Trips	Average Duration	No. of Trips	Average Duration
Directors	–					
Employees						
Spouses						
Dependent Children						
Any Others						



General Questions

- Has any insurer declined an application from you, or cancelled or refused to renew a policy of yours, required special terms to insure you, or declined or refused a claim? Yes / No
- Have you sustained any loss or damage to property, or had any claims made against you in the last 5 years? Yes / No
- Have you, or any person who will receive insurance protection under the proposed policy, been charged with or convicted or, any criminal offences in the past 10 years? Yes / No
- During the last two years have you or any other person to whom cover extends under this proposed policy received any threats to life or property (private or business)? Yes / No
- Are there any other relevant facts relating to the risk to be insured which you should disclose to us, to enable a true assessment of your insurance application? Yes / No
- Is portion of the property to be insured in a state of disrepair or poor condition? Yes / No

If you have answered yes to any questions please attach full details:

Signed:

Dated:

Please return completed declaration to Your Jardine Lloyd Thompson Account Manager:



Important Information

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.

CHANGE OF RISK OR CIRCUMSTANCES

Please tell us about any changes to your circumstances or business, such as any alteration of risk, location changes, new or changed business activities, as they could affect your insurances.

AVERAGE CLAUSE – UNDER INSURANCE

Home buildings and contents, fire, business interruption, 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.

UNREPORTED LOSSES

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.

NEW CLAIMS

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.

HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION 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.

WARRANTIES

Where any insurance is subject to a Warranty, there must be strict compliance with the stipulation in the Warranty. Failure to comply with any Warranties may invalidate policy cover and lead to non-payment of claims, even though the breach may not have any bearing on a particular claim.

INSURING THE INTEREST 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.

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.

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.

COOLING OFF PERIOD FOR RETAIL CLIENTS

If you are a retail client as defined in the Corporations Act 2001 as amended (the 'Act'), you may be entitled to a minimum 14 day cooling-off period during which you may return the insurance policy and receive a refund of the insurance premium paid (less amounts lawfully deducted), subject to the requirements of the Act and the terms and conditions of your policy.

This does not affect any other cancellation rights you may have under your policy.

Please check your policy and schedule upon receipt to be sure you have the cover you require. If the cover does not meet your needs, please contact your Jardine Lloyd Thompson Pty Ltd (JLT) JLT adviser for advice as to your rights.

REMUNERATION AND OTHER INCOME

Our principal remuneration for arranging insurance on your behalf is either by way of: a) commission paid by the Insurer; OR b) a Fee; OR c) a combination of Commission paid by the Insurer and a Fee.

In addition to the above the Jardine Lloyd Thompson Group may receive income from insurers as follows: 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.

REFUND of PREMIUMS

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

RECEIVING INFORMATION ABOUT OTHER PRODUCTS AND SERVICES

JLT 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.

PRIVACY POLICY

JLT is committed to the protection of your privacy and is bound by the National Privacy Principles for the handling of your information.

JLT's Privacy Policy can be examined by accessing our website (<http://www.jlta.com.au/>) or by obtaining a copy from your JLT adviser or the JLT Privacy Officer (at Jardine Lloyd Thompson Pty Ltd., 66 Clarence Street, Sydney, NSW, 2000: or on telephone number (02) 9290 8000).

SERVICE DIFFICULTIES

We would like to know if you are not satisfied with our services. If you have any difficulties please contact your JLT adviser or our Complaints Manager. JLT subscribes to Insurance Brokers Dispute Limited, which is a free consumer service, and the General Insurance Broker's Code of Practice. Additional information is available from your local JLT office.

IF THERE IS ANY PART OF THE ABOVE THAT YOU DO NOT UNDERSTAND OR YOU REQUIRE FURTHER EXPLANATION, PLEASE CONTACT US IMMEDIATELY.



Collection Statement under Privacy Act 1988

In accordance with the Privacy Act 1988 (and subsequent amendments), we, Jardine Lloyd Thompson 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 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 in the attached document, 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 process your application or provide other required services, your application for insurance may be declined or 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 it with the individual's consent.
- For further information contact your account executive or the JLT Privacy Officer:
Jardine Lloyd Thompson Pty Ltd, 66 Clarence Street, SYDNEY NSW 2000
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