

**Duty of Disclosure**

Before you enter into a contract of general or life insurance with an Underwriter you have a duty, under the Insurance Contracts Act, 1984, to disclose to the Underwriter every matter that you know, or could reasonably be expected to know, is relevant to the Underwriter's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose these matters to the Underwriter before you renew, extend vary or reinstate this contract of general insurance. Your duty, however does not require disclosure of any matter:

- That diminishes the Underwriter's risk
- That is of common knowledge
- That the Underwriter knows, or in the ordinary course of business, should know
- As to which compliance with your duty of disclosure is waived by the Underwriter.

**Non-Disclosure**

If you fail to comply with your duty of disclosure the Underwriter may be entitled to reduce the liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the Underwriter may also have the option of avoiding the contract from its beginning.

**Subrogation**

If you have entered into an agreement with another party which prevents the Insurer from taking a recovery action for compensation from that party it may affect your right to cover under this Policy. Should you now be a party to such an agreement or be requested to enter such an agreement in the future please advise this office in writing.

**Contact Details**

Insured Name

*Insured Name is the Legal entity to be insured (e.g. ABC Pty Ltd, J & G Smith T/as ..., ABC Organising Committee, etc)*

Person to Contact  Email

Postal Address  State  Post Code

Phone No.  Fax No.  Website

**Event & Cover requirements summary**

1. Business Address  State  Post Code   
(location of risk)

2. Type of Policy required
- Specific Event (concert, fair, festival, dinner, dance party, ball etc)
- Short Term Cover for series of Specific Events (concert series, play, etc)

*If you selected cover for a series of events, please provide a list of dates, venues and projected attendance for each event below:*


3. Period of Insurance From  To 4pm

*For One-Off Events the start date should be the date you begin set-up at the venue and the expiry date should be the day after you are scheduled to pack-up and leave.*

4. Sum Insured \$50,000,000

## DEFINING YOUR ROLE – For Insurance Purposes

**Principal**

This is the company that wants to stage an event. They finance the event and pay the bills.

The Principal could be a Community Association, a Government Department, a Private Company or an individual.

Types of events would include community festivals, food & wine tasting, Christmas Parade, Staff Christmas Dinner, Awards night, conference, Product Launches, Parties, Movie Premieres, etc.

Once the decision has been made to pay for this event, the Principal might: -

1. Create an Organising Committee so that the event is organised entirely by the Principal ...or...
2. Contract an **Event Organiser** to organise and stage the whole event on their behalf ...or...
3. Create an organising committee but contract a **Coordinator** to action the committees decisions
4. Hire a **Production Manager** to arrange the entertainment segment of the event.

**EVENT ORGANISER**

Might be contracted by the principal to organise, promote and stage the Event on the Principals behalf. The Event Organiser would be responsible for arranging everything (venue, security, catering, entertainment, sound & lighting, etc)

They might contract part of the event to a coordinator freeing up some of their time to oversee other areas of the event.

**EVENT COORDINATOR**

Is contracted by the Event Organiser (including Organising Committees formed by the Principal) to implement the Organisers concepts and design. For example. The Event Organiser determines they need 5 dancers and instructs the Coordinator to arrange. Organiser then tracks down 5 dancers and arranges the booking.

**PRODUCTION MANAGER**

The Production Manager would be hired to design and create the entertainment for the event. E.g. to create a 1 hour stage show for a Dinner Function and/or to arrange the stage, lights and sound. The Production Manager would not be involved in ticket sales, marketing, security, crowd control, catering, etc.

**Contractors**

All services for the Event are usually contracted out to specialists in their fields (entertainers, caterers, security, sound & lighting, etc).

**Details of the Event**

1. Name of the Event to be Insured

2. What is the nature of the Event?

- Concert
   
  Dance Party
   
  Dinner  
 Single day Fair or Festival
   
  Weekend Fair or Festival
   
  Conference  
 Trade Show
   
  Ball  
 Other – Please detail below

3. Please provide a full description of the event:

  
  


4. Based on the 'Defining your role' attachment, please tick the role that best describes your responsibilities in staging this event:

- Principal
   
  Event Organiser  
 Event Coordinator
   
  Production Manager  
 Other – Please detail below

  


5. Please tick if you will be Contracting Out to another company or individual any of the following services: -

- Event Organiser  
 Event Coordinator  
 Production Manager

6. Please provide Date(s) and Times of the Event:

7. Name and Address

8. If your event has a website, please provide it's web address:

9. What is the venue's licensed capacity?

10. What is the estimated attendance for this event?

***If your event is held over more than one day or at more than one venue, please provide estimated attendance for each day at each venue on the first page of this proposal form.***

11. What is the average ticket price?

12. What is your Expenditure Budget for staging this event?

13. Is this event being staged outdoors? **Please attach a diagram showing how the venue will be setup.**

Yes  No

14. What are the start and finish times of the event?

***Please attach a risk management plan or safety procedures***

**Details of the Event - continued**15. How many employees will the insured pay wages to during the event? 16. What is the Estimated wages to be paid? 17. What will be your Employees activities? 18. How many volunteers will you engage to work on this event? 19. What will be the Voluntary workers activities? 

20. Will you be allowing the crowd or members of the public to participate in:-

Crowd Surfing  Yes  NoStage Diving  Yes  NoMoshing  Yes  No**Your Policy will exclude all claims arising from Crowd Surfing, Stage Diving, Moshing.**21. Does your event involve any other audience participation?  Yes  NoIf yes, please describe 

22. Will your activities involve the use of:

Aircraft / Helicopters  Yes  NoMotor Vehicles  Yes  NoWatercraft  Yes  NoIf yes, to any of the above, please describe in what capacity aircraft / vehicles / watercraft will be used: - **Please note that the policy will exclude all claims arising from the above activities other than when being used for transport.**23. Please provide details of Acts that will be performing (if actual performers are not yet confirmed, please advise style of Music and number of acts). **Responsibilities**24. Who will be responsible for crowd security at the event? **Please ensure that all security contractors are licensed and that they carry their own public liability insurance. Security Need to be made responsible for crowd control.**25. How many security guards will be used during the event? 26. Will there be any Market Stalls at the event?  Yes  Noa) How many stalls? b) What type of Products will they be selling? Please attach list c) Do you ensure each stallholder has own Liability Insurance?  Yes  No

**Responsibilities – continued**

27. Will the event proposed for this insurance involve the use of amusement rides and/or devices and/or animals rides?  Yes  No
- Will owners/operators of same remain in attendance with ride/device during duration of your event?  Yes  No
28. Are you responsible for the sale and/or supply of food and drink?  Yes  No
29. Will Alcohol be sold or supplied during the event?  Yes  No
30. Are you responsible for the sale and/or supply of alcohol?  Yes  No
31. If yes, do you hold appropriate licenses & RSA qualifications and what measures will be put in place to prevent under age drinking and prompt responsible serving?  Yes  No
32. Will the event proposed for this insurance, involve the use of fireworks and/or pyrotechnics?  Yes  No
- If yes, do you have a Certificate of Currency and Safety Plan for the qualified pyrotechnician. Please attach a copy.  Yes  No
33. Will any stage be used during this event?  Yes  No
34. Does the venue include a permanent stage?  Yes  No
35. If temporary staging is being used, please advise:

**Please ensure that the persons responsible for the supply and set up of such temporary staging carry their own liability insurance.**

a) Height and size of stage:

Yes  No

b) Will all artists perform on these stages?

If No, Please advise which artists will perform on stage:

c) Who will provide and set-up the stage?

36. Please detail the procedures you will implement to ensure you receive evidence that all service providers carry their own liability Insurance:

**You will need to obtain evidence from ALL Service Providers that they carry their own insurance. You will need to keep these certificates for future years in case you receive a claim against you involving one of these service providers. Aon will store copies on your insurance file if required.**

**Previous History**

37. Have you staged a similar event in the past?  Yes  No

If Yes, please advise details:

38. Have you or any other party to be covered by this insurance, ever experienced any occurrence which could have or has given rise to a claim under this type of insurance?  Yes  No

If Yes, please advise details:

**Declaration and Signature**

I / We hereby acknowledge that I / we have complied with the duty of disclosure which is stated above. I / We confirm that the answers and statements in this proposal are correct and that no information has been withheld which may affect your decision to accept this proposal or the terms of the proposed Policy.

**SIGNATURE:**

**DATE:**