



Has there been any change in the information provided at inception of your policy and in subsequent years other than in relation to the sums insured and indemnity periods? Yes/No

If yes, please provide details of the changes below:

Details of any Material Damage claims in past year:

Have you had any Insurance:

Declined, Cancelled or Refused? Yes/No

Any Claims Rejected or Declined? Yes/No

Any Special Conditions Imposed? Yes/No

If you have answered Yes to any of the above please provide full details:



Specialist Underwriting Agencies Pty Ltd ABN 18 010 862 745 AFSL 231104



- A. Attention is drawn to Section 21 of the Insurance Contracts Act 1984 (Commonwealth) which provides in relation to the duty of disclosure, as follows:
- 1) Subject to this Act, an Insured has a duty to disclose to the Insurer, before the relevant contract of insurance is entered into, every matter that is known to the Insured being a matter that:
 - a) the Insured knows to be a matter relevant to the decision of the Insurer whether to accept the risk, and if so, on what terms, or
 - b) a reasonable person in the circumstances could be expected to know to be a matter so relevant.
 - 2) The duty of disclosure does not require the disclosure of a matter:
 - a) that diminishes the risk
 - b) that is of common knowledge
 - c) that the Insurer knows or in the ordinary course of business as an Insurer ought to know, or
 - d) as to which the Insurer waives compliance with the duty of disclosure.
 - 3) Where a person:
 - a) fails to give an answer, or
 - b) gives an obviously incomplete or irrelevant answer to a question included in a proposal form about a matter, the Insurer shall be deemed to have waived compliance with the duty of disclosure to the matter.
- B. Specialist Underwriting Agencies Pty Ltd (ABN 18 010 862 745) give notice that this Policy will be issued under an authority given to Specialist Underwriting Agencies Pty Ltd by Assetinsure Pty Ltd. Furthermore Specialist Underwriting Agencies Pty Ltd will be acting as agent of Assetinsure Pty Ltd and not as an agent for the Insured.



PRIVACY STATEMENT

Assetinsure Pty Limited and Specialist Underwriting Agencies Pty Ltd (**we, us, our**) collect information about you to process, assess and verify your application and claims you may make; administer and manage the products or services we provide; and provide you with information about other products or services that may be of benefit to you. We handle all personal information we collect in accordance with the General Insurance Information Privacy Code. A copy of the Code may be obtained from the Insurance Council of Australia.

If you do not provide the information sought by us, it may affect our ability to provide you with and administer our products or services. As an Insured you have a duty under insurance law to disclose all relevant information. Please refer to your application form for further details of this duty, and the consequences of not complying with it.

If reasonable and practicable, we will only collect your personal information from you, but from time to time we may also collect it from other persons and entities. We may disclose your personal information to:

- our agents and contractors who provide financial, legal and administrative services;
- mailing houses and document service providers;
- financial institutions and reinsurers;
- claims investigators and assessors;
- insurance industry reference bodies and industry complaint tribunals;
- our local and overseas related entities;
- government agencies including the Australian Taxation Office;
- government agencies where we suspect unlawful activity;
- the Privacy Compliance Committee;

where we collect your information from someone else, or another entity then we may disclose any of your personal information to that person or entity.

You can request access at any time to personal information we hold about you. You may ask us at any time to correct this information where you believe it is incorrect or out of date. You may be charged the reasonable expenses incurred in giving you any information you have requested (such as searching and photocopying costs).

You can request access to your personal information, a copy of our Privacy Policy or make a complaint about the privacy of your personal information by contacting the Privacy Officer at:

Assetinsure Pty Limited at
44 Pitt Street, Sydney NSW 2000

or

Specialist Underwriting Agencies' at
255 Sandgate Road, ALBION QLD 4010
PO Box 324, CLAYFIELD QLD 4011

Telephone (02) 9251 8055
Facsimile (03) 9251 8083

Telephone (07) 3624 9400
Facsimile (07) 3624 9433

If you have a complaint you can be assured that an officer with appropriate authority will deal with it. If you remain dissatisfied with the way in which your complaint is handled we can advise you of how to take your complaint to the Privacy Compliance Committee. If you are not satisfied with a determination of the Committee you may refer your complaint to the Privacy Commissioner.

By completing the application form you consent to us collecting, using, disclosing and handling your personal information in accordance with this Privacy Statement, whether collected via the form or any other form completed now or in the future.

You also agree that where you have supplied information (such as a name) about any other person, you will tell that other person that you have provided the information to us and show the person this document.