



Australian  
Golf Insurance



# AUSTRALIAN GOLF INSURANCE

## Application Form – 05.2024

## Welcome to Australian Golf Insurance.

As a joint initiative between the golf and insurance industries, the aim of Australian Golf Insurance (AGI) is to provide golf clubs with stable, quality insurance cover.

### This Application Form has six parts:

The AGI product offer is a package of four policies. These policies are combined to form the product offer and cannot be separated into individual policy offerings.

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<b>Part 1:</b> General	<b>Part 2:</b> Industrial Special Risks
<b>Part 3:</b> Broadform (General) Liability	<b>Part 4:</b> Forefront (Management) Liability (inc Professional Indemnity)

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**Part 5:** Personal Accident (Volunteer Workers)

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**Part 6:** Declaration

The declaration section on the last page of this Application Form must be completed and signed by an authorised person of the insured. Note, brokers cannot complete this section. Victor Insurance is unable to provide a quotation without this section completed.

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### In addition: Victor Insurance also requires:

- The Victor Insurance Forefront (Management) Liability Proposal (complete & executed)
- The club's last audited financial report (Annual Report inclusive of full financial statements is sufficient).
- For new business: 5 year claims history on insurer letterhead for ISR, General Liability and Management Liability.

Thank you. We look forward to working with you.

## Important Information

### General Notices

#### Insurance Contracts Act 1984 (Cth) Duty of Utmost Good Faith and Consumer Insurance Contracts – Duty to Take Reasonable Care and other insurance contracts – Duty of Disclosure

All insureds owe the insurer a duty of utmost good faith and integrity in all dealings with the insurer. It is a reciprocal duty that applies to the insurer as well as to you, preventing either party from doing anything which is unfair or unreasonable in contravention of the duty. If you fail to act in accordance with the duty of utmost good faith then to the extent permitted by law, the insurer may refuse your claim, cancel your policy, or both.

The Act provides an additional duty as follows:

- if your insurance policy is obtained wholly or predominantly for the personal, domestic or household purposes (e.g. personal accident, sickness, travel, medical indemnity, consumer credit, personal and domestic property, home or car insurance and life); or your insurer has opted in to the contract being a consumer insurance contract (in accordance with the relevant rules) then your duty is set out below in the following Consumer Insurance Contracts – Your Duty to Take Reasonable Care Not to Make a Misrepresentation to the Insurer notice; and
- in all other situations, your duty is set out below in the Duty of Disclosure - Other Insurance Contracts

### Consumer Insurance Contracts

#### Your Duty to Take Reasonable Care not to make a misrepresentation to the Insurer

##### What is the duty?

All persons who will be an insured covered by the insurance (referred to as you, your) have a legal duty to take reasonable care not to make a misrepresentation to the insurer.

A misrepresentation includes a statement that is in any way false, misleading, dishonest or which does not fairly reflect the truth. For example, a statement of fact that is not true, a statement of opinion that is not the subject of an honestly held belief or a statement of intent that never existed at the time provided.

The insurer will not treat something as a misrepresentation merely because you failed to answer a question or gave an obviously incomplete or irrelevant answer to a question.

##### Answering the insurer's and our Questions

Your answers to the insurer's and our questions help the insurer to decide whether to provide you with insurance and if so, on what terms. The duty must be complied with when answering them.

When answering the insurer's and our questions:

- you must take reasonable care to make sure your answers are true, honest, up to date and complete in all respects. You may breach the duty if you answer without any care as to its truth or if you only guess or suspect the truth. If in doubt, pause the application and obtain the true facts before answering; and
- if another person is answering for you, the insurer will treat their answers as yours. In such a case you should check the questions have been answered correctly on your behalf by them.

##### When does the duty apply until?

This duty applies until the time the insurer agrees to issue you with insurance for the first time. It also applies where you are applying to renew, extend, vary or reinstate your insurance, up until the time the insurer agrees to this.

If you have made a statement and this changes before the end of the above relevant time you must tell us about this change before the time ends.

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## What happens if you breach the duty?

If you do not meet the duty, to the extent permitted by law, the insurer may reject or not fully, or only partly pay your claim. The insurer may also, or as an alternative, cancel your insurance or if the misrepresentation was fraudulent, treat it as if it never existed.

A misrepresentation made knowingly by you without belief in its truth or recklessly without caring whether it is true or false can be fraudulent.

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## How is it determined if there has been a breach of your duty?

A breach is determined having regard to all relevant circumstances.

Without limiting the above, the following matters may be taken into account in determining whether you have taken reasonable care not to make a misrepresentation:

- the type of this consumer insurance contract and its target market;
- explanatory material or publicity produced or authorised by the insurer e.g. advertising material;
- how clear, and how specific, were any questions asked by the insurer;
- how clearly the insurer communicated to you the importance of answering those questions and the possible consequences of failing to do so;
- whether or not an agent was acting for you; and
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

The insurer must also take account of any particular characteristics or circumstances about you which it was aware of, or ought reasonably to have been aware of.

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## Duty of Disclosure – Other Insurance Contracts

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

### **If you do not tell us something**

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

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## Duty Of Disclosure - Subsidiary And Associated Companies

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

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## Target Market Determination (TMD)

If you are interested in the Target Market Determination for your retail policy(s) you can access this via our online portal which provides access to the insurer TMD by policy class at [Target Market Determinations \(marsh.com\)](https://www.marsh.com)

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## NSW Stamp Duty Exemption

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From 1 January 2018, some small businesses with an aggregated annual turnover of less than \$2 million may be exempt from NSW stamp duty on commercial motor vehicle, commercial aviation, occupational indemnity or public/product liability insurance policies. (\*aggregated turnover is your Australia wide annual turnover plus the annual turnover of any businesses that are your affiliates or are connected with you). To apply for an exemption or a refund please contact us for a copy of the 'NSW Insurance Duty - Small Business Exemption Declaration Form' if one has not been provided to you.

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## New Claims / Unreported Losses

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Any quotation provided is based on the understanding that there will be no deterioration in the claims experience between the date of the quotation and the inception date of the cover. If claims do occur during this period, we have the right to revise the terms quoted or even withdraw our quotation.

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## Complaints Notice

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### What to do if you have a Complaint

- If you are dissatisfied with Victor Insurance's service in any way, contact Victor Insurance and Victor Insurance will attempt to resolve the matter in accordance with Victor Insurance's own internal dispute resolution procedure, a copy of which is available upon request. In the first instance, you should address any concern or complaint to the representative servicing your account. Alternatively, you may contact Victor Insurance's Complaints Officer on (03) 9603 2338 or email [complaints.australia@marsh.com](mailto:complaints.australia@marsh.com).
  - If your representative is unable to resolve your complaint, or if you are dissatisfied with the response, it will be escalated to Victor Insurance's Complaints Officer to investigate and take appropriate action. You will be advised within 30 days of Victor Insurance's decision. If the matter is complex and a longer period is required, you will be informed.
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- If you are not satisfied with Victor Insurance's final decision, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA's role is to assist consumers and small business resolve disputes with financial service providers, including trustees, their broker, or their insurance company. Third party motor vehicle claimants who are uninsured can also access AFCA.

If you have any query about whether your complaint can be handled within AFCA's rules or you wish to contact them, their contact details are:

Phone: 1800 931 678 (free call);

Email [info@afca.org.au](mailto:info@afca.org.au);

Online: [www.afca.org.au](http://www.afca.org.au); and

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria, 3001

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## Privacy Notice

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Victor Insurance Pty Ltd (ABN 11 146 607 838) and our associated entities (we, our, us) value the privacy of your personal information and we are committed to handling your personal information in a responsible way in accordance with the Australian Privacy Principles (APPs) and the Privacy Act 1988 (Cth). Full details of how, when and from where we collect, hold, use and disclose personal information is available in our Privacy Policy located at <https://www.victorinsurance.com.au/privacy-policy>. Our Privacy Policy also contains information about how you may complain about a breach of the APPs and our complaint handling process.

In the course of performing our business activities including providing insurance and risk services such as arranging insurance policies and advising on insurance options, reinsurance, managing claims or consulting on other risks for our clients and those of our associated entities, insurers and other insurance intermediaries we (and our authorised agents) may collect or disclose your personal information from or to other persons to the extent required to perform such activities, which may include:

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- a person authorised by you;
  - a third party such as your employer or the policyholder of a group insurance policy under which you are an insured;
  - our employees, authorised representatives, associated entities and contractors and other business support service providers for the purposes of the operation of our business;
  - insurers, reinsurers;
  - other insurance intermediaries and premium funders;
  - persons involved in claims such as solicitors, assessors, repairers, builders, investigators, your employer or medical practitioners and rehabilitation providers;
  - suppliers and other third parties with who we have commercial relationships for business, marketing and related purposes; or
  - government bodies, regulators, ombudsmen and dispute resolution bodies such as the Australian Financial Complaints Authority, law enforcement agencies and any other parties where required or authorised by law.

We may also collect and disclose your personal information for other purposes as outlined in our Privacy Policy, which includes marketing activities. We will only use and disclose your personal information for a purpose permitted by law or that you would reasonably expect. We will request your consent for any other purpose.

When you give us personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes for which we use it, the types of third parties we disclose it to and how they can access it (as described in this notice). If it is sensitive information, we rely on you to have obtained their consent to these matters. If you have not done these things, you must tell us before you provide the relevant information.

If you do decide not to provide us with the information required we may not be able to provide a service or arrange a product.

Your personal information may be disclosed to our associated entities, service providers, insurers, reinsurers and other insurance intermediaries located in countries outside of Australia. The countries this information may be disclosed to will vary from time to time, but may include the United Kingdom, the United States, Canada, India and Malaysia for business support services and international insurance market hubs in Bermuda, Brazil, China, Dubai, Hong Kong, Ireland, Japan, Singapore, South Korea, United Kingdom, and the United States. We take reasonable steps to ensure that overseas recipients of your information do not breach the privacy obligations relating to your personal information.

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By providing us with personal information you and any other person you provide personal information for, consent to us collecting, holding, using and disclosing any personal information including for the purposes explained and to the persons and authorised third parties identified. You may modify or withdraw your consent at any time by contacting our Privacy Officer (whose details are provided below). If you do not give us consent or subsequently modify or withdraw your consent, we may not be able to provide you with the products or services you want.

If you have any questions or comments in relation to Privacy or if you wish to access your personal information or update it please contact our Privacy Officer by:

Email – [privacy.australia@marsh.com](mailto:privacy.australia@marsh.com)

Phone – (02) 8864 7688

Post – PO Box H176, Australia Square NSW 1215

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## Policy Specific Notices

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### Events Occurring Prior To Commencement

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Some policies provide cover on an 'occurrence' basis. Your attention is drawn to the fact that such policies do not provide indemnity in respect of events that occurred prior to commencement of the contract.

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### Not A Renewable Contract

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Where all or part of the policy provides cover on a claims made basis, this policy or part of the policy will terminate on the date indicated. We emphasise that such a policy is not a renewable contract. If you require similar insurance for any subsequent period, you will need to complete a new proposal so that terms of insurance and quotation/s can be prepared for your consideration prior to the termination of the current policy.

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### Claims Made During The Period Of Insurance

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Where all or part of the policy provides cover on a claims made basis any claims first made against you AND reported to the insurer during the period of insurance are covered irrespective of when the act causing the claim occurred, subject to the provisions of the Prior and Pending Litigation Date stated in the Schedule.

Please note the effect of Section 40(3) of the Insurance Contracts Act 1984. If you become aware of facts that may give rise to a claim, and you give written notice to the insurer of those facts as soon as possible (and before the policy period expires), then the insurer may not deny liability for that claim, when made, solely because it was made after the expiry of the policy period.

For this reason, you must advise the insurer in writing of all incidents that may give rise to a claim against you without delay after such incidents come to your attention and prior to the policy's expiry date.

As such this policy will not provide indemnity for claims, or possible claims, notified after the policy expires.

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### Victor Insurance Pty Ltd and the Insurer

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Victor Insurance Pty Ltd ABN 11 146 607 838 (Victor Insurance) is an underwriting agency and Authorised Representative (No. 403803) of Marsh Pty Ltd (ABN 86 004 651 512, AFS Licence No. 238083) (Marsh). Victor Insurance is a subsidiary of Marsh, which is a business of Marsh McLennan. Marsh acts under a binding authority provided by Chubb Insurance Australia Ltd (ABN 23 001 642 020, AFS Licence No. 239687) as the insurer.

This insurance is underwritten by Victor Insurance under an authority to bind cover on behalf of the insurer. In such capacity, they are acting solely as an agent of the applicable insurance company and are paid compensation by the insurance company for the services they perform as an underwriting manager. They receive commission paid to them by the insurer as a percentage of the insurance premium paid by you before stamp duty, fire services levy, GST and any other government charges, taxes, fees or levies. They will also receive from the insurer a share of the underwriting profits generated from the business introduced to the insurer. All commissions and fees include GST and are incorporated within the cost of the product.

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## Part 1: General

### General Details

#### Club / Insured

Full Insured Name:

Address:

Suburb:

State:

Postcode:

ABN:

Period of Insurance:

From:

To:

#### Broker

Name of Brokerage:

Name of Contact:

Contact Email:

Brokerage Admin/Finance Email\*:

Address:

Suburb:

State:

Postcode:

Note\*: It is critical to provide an email address for Broker Admin / Finance. This address is used for purposes such remittance queries / clarifications.

## Part 2: Industrial Special Risks

### Declared Values

#### Section 1: Material Damage

Date of last valuation report:

Building	Building value	Contents, Plant & Equipment**	Stock
Clubhouse*	\$	\$	\$
Maintenance Shed	\$	\$	\$
Pro-Shop (if detached*)	\$	\$	\$
Storage shed/s**	\$	\$	\$
Building Other 1 (if applicable)	\$	\$	\$
Building Other 2 (if applicable)	\$	\$	\$
All Other: course toilets etc.	\$	\$	\$
Motorised Cart Fleet	\$ NA	\$	\$ NA
Sub-Totals	\$	\$	\$
Total Declared Value Section 1			\$

\* Note 1: Clubhouse includes any buildings that share a common roof line with the clubhouse

\*\* Note 2: Do not include members personal belongings in Contents declared values

#### Section 2: Business Interruption

Insurable Gross Profit <input type="checkbox"/> / Revenue <input type="checkbox"/> (please tick)	\$
Insurable Gross Rentals (if applicable)	\$

Payroll – select one option

Option 1: Insured under Gross Profit

(The Insurable Gross Profit figure above has been calculated to reflect an insured Payroll sum)

Option 2: Dual Basis

Total Payroll	\$
	% for Weeks
	% for Weeks
Consolidation Period Weeks	

Additional Increased Cost of Working	\$
Claims Preparation Costs	\$
Total Declared Value Section 2	\$
Total Combined Declared Value Section 1 + Section 2	\$

Indemnity Period:  12 months  18 months  24 months

Uninsured Working Expenses (Total) <i>Note: This value is not rated</i>	\$
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## Construction – Clubhouse

Tick more than 1 box if more than one material applies

Floor construction: Ground	<input type="checkbox"/> Timber	<input type="checkbox"/> Concrete	<input type="checkbox"/> Other	
Other levels (if applicable)	<input type="checkbox"/> Timber	<input type="checkbox"/> Concrete	<input type="checkbox"/> Other	
Wall cladding	<input type="checkbox"/> Timber	<input type="checkbox"/> Concrete	<input type="checkbox"/> Metal	<input type="checkbox"/> Brick
	<input type="checkbox"/> Masonry / Block	<input type="checkbox"/> Fibro	<input type="checkbox"/> Rendered Board	<input type="checkbox"/> Glass
	<input type="checkbox"/> Mix (provide material and %)			
Roof cladding	<input type="checkbox"/> Metal / Iron	<input type="checkbox"/> Tile	<input type="checkbox"/> Concrete	
Wall frame (external)	<input type="checkbox"/> Timber	<input type="checkbox"/> Steel	<input type="checkbox"/> Concrete	<input type="checkbox"/> Solid masonry
Roof frame	<input type="checkbox"/> Timber	<input type="checkbox"/> Steel	<input type="checkbox"/> Other	
How many floors / levels?		Age of Building (in years):		
Do EPS (Expanded Polystyrene) panels form more than 10% of construction?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
Are any buildings (or part thereof) Heritage listed?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
Does the clubhouse have a guttering system that includes box-gutters?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
Is asbestos present in any part of the building?			<input type="checkbox"/> YES	<input type="checkbox"/> NO
If asbestos is present does the club have an asbestos register?			<input type="checkbox"/> YES	<input type="checkbox"/> NO

## Fire Protection – Clubhouse

Smoke detectors	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Extinguishers	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If YES; what type?	<input type="checkbox"/> Ionisation or <input type="checkbox"/> Photo optical		(to Australian Standards)		
Heat / Thermal sensors	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Hose Reels	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Hydrants on site	<input type="checkbox"/> YES	<input type="checkbox"/> NO			
Does the clubhouse have a fire sprinkler system installed?			<input type="checkbox"/> YES	<input type="checkbox"/> NO	
If YES	Nominate a % of floor space covered by sprinklers				%
	Does the sprinkler system include coverage to any commercial kitchen area?		<input type="checkbox"/> YES	<input type="checkbox"/> NO	
Please attach: 1. Most recent flow test results and 2. Sprinkler block plans					
Fire Detection / Alarm	<input type="checkbox"/> Automatic detection / alarm linked to fire station as per AS 1670.1				
	<input type="checkbox"/> Detection system linked to external monitored security or fire services company				
	<input type="checkbox"/> Local only				
When was the fire alarm last serviced by certified fire services? (month / year)					
Any other fire protection measures including any <a href="#">bushfire and/or emergency plans</a> ? (attach separately if required)					

## Security – Clubhouse

Motion Detectors	<input type="checkbox"/> YES	<input type="checkbox"/> NO	If YES, how many?	
CCTV	<input type="checkbox"/> YES	<input type="checkbox"/> NO	If YES, how many cameras?	
Monitored (external) security alarm	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Name of security alarm company	
Security patrolled	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Name of security company	

Please provide details on any other security measures e.g. Security lighting, gated premises etc.


If the club has gaming machines please describe the procedure for emptying / clearing machines & any additional security measures in place for the machines.


## Risk Management (All questions must be answered. Evidence may be requested)

1. Has the club installed electrical surge protection / lightning earthing to protect electrical systems against damage from lightning strike?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
2. Does the club maintain an incident log?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
3. Does the club have a logged tree maintenance program in place to reduce risk exposure to infrastructure?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
4. When did an arborist last perform an evaluation of golf course / on-site trees?		
5. Does the machinery shed/s have physical barriers installed in addition to the roller door to prevent the theft of mobile equipment?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
6. Is the machinery shed/s alarmed?	<input type="checkbox"/> YES (monitored)	
	<input type="checkbox"/> YES (local only)	
	<input type="checkbox"/> NO	
7. Does the club have a logged maintenance program that includes monitoring & clearing gutters?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
8. Does the club engage external professional advice on risk management? If YES, please provide name of provider/s	<input type="checkbox"/> YES	<input type="checkbox"/> NO
9. Does the club operate under a formal risk management program? If YES, please provide name of program / provider	<input type="checkbox"/> YES	<input type="checkbox"/> NO
10. When did the club last have thermal image scans conducted on electrical panels?		
11. When was the last electrical upgrade of wiring & circuitry components?		

## 12. Motorised Buggy

Description of Motorised Buggy: A self-propelled, motorised powered mobile unit designed to carry personal golf equipment while a person, usually, walks along side. This description includes single person ride on scooters, golf caddies, trikes or similar if their battery packs are designed to be removable.

### Members

12.1 Does the club allow **members** to store or re-charge motorised buggy batteries on site at the club?  YES  NO

Note: The activity of members storing and re-charging the batteries of personal motorised buggies is considered outside the risk appetite of Victor Insurance. Clubs engaging in this practice will not be provided with terms for a new policy period. This matter is considered a material risk and is subject to the insured's Duty of Disclosure.

### Club / Contracted Professional (Pro)

12.2 Does the **club or Contracted Professional** re-charge their own motorised buggy batteries?  YES  NO

If 'NO' go directly to Question 13. If 'YES' please respond to questions 12.3 – 12.7 below

12.3 Is re-charging performed in an area attached to the clubhouse?  YES  NO

Note: "attached" includes separated by causeway but share common roof line

If you answered 'NO'

What is the distance of separation between re-charging facility & clubhouse at the closest point?  m

12.4 Is the following statement True or False?  
At our club, motorised buggy batteries are, at all times, re-charged following manufacturers specifications / guidelines and within a cabinet/locker that is designed, built and installed specifically for charging batteries.  TRUE  FALSE

12.5 If a charging cabinet/locker is used, please provide Make and Model

Make

Model

12.6 Is the following statement True or False?  
Buggy batteries, their re-charging units & the re-charging area are subject to a regular maintenance regime, managed by club staff, including annual Test & Tag (Test & tag conducted by qualified person & arranged by club).  TRUE  FALSE

12.7 Is the re-charging area covered by smoke detectors linked to a monitored detection system / alarm?  YES  NO

If 'YES', what type of smoke detectors?  Ionisation  Photo optical

### 13. Motorised Golf Car

Description of Motorised Golf Car: Small motorised driven vehicle, predominantly used for the purpose of carrying multiple sets of personal golf equipment and multiple people over a golf course. Motorised golf cars also include motorised scooters, golf caddies, trikes or similar if their battery pack is not designed to be removed.

- 13.1 Does the club store golf cars on-site?  YES  NO  
 If 'NO' go direct to Part 3: Broadform (General) Liability. If 'YES' please respond to questions 13.2 – 13.13 below

#### Club or Contracted Professional (Pro) owned cars:

13.2	Car Type 1:	Make	Model	Year	No of carts
		<input type="checkbox"/> Lithium-Ion	<input type="checkbox"/> Lithium-phosphate	<input type="checkbox"/> Dry Cell Lead Acid	<input type="checkbox"/> Petrol
	Car Type 2:	Make	Model	Year	No of carts
	(if applicable)	<input type="checkbox"/> Lithium-Ion	<input type="checkbox"/> Lithium-phosphate	<input type="checkbox"/> Dry Cell Lead Acid	<input type="checkbox"/> Petrol

- 13.3 Is the area used to store and/or re-charge motorised golf cars attached to the clubhouse?  YES  NO  
 Note: "attached" includes separated by causeway but share common roof line  
 If you answered 'NO'

What is the distance of separation between the Golf Club's storage / re-charging facility & clubhouse at the closest point?  m

- 13.4 Have any of the golf cars been modified, in anyway, other than by the Original Equipment Manufacturer (OEM) or OEM approved service provider?  YES  NO
- 13.5 Is the following statement True or False?  
 All golf cars are subjected to the regular maintenance requirements, that are the responsibility of the club / Pro, as stipulated in the OEM Owner's Manual.  TRUE  FALSE
- 13.6 A visual inspection of all golf cars and re-charging equipment is undertaken on a weekly basis & logged  TRUE  FALSE

#### Member owned carts:

- 13.7 Does the club store member owned golf cars on-site?  YES  NO  
 If you answered 'YES'
- What is the distance of separation between storage / re-charging facility & clubhouse at the closest point?  m

#### If Golf Cars are battery charged:

- 13.8 Golf car re-charging uses a dedicated circuit board, wiring/circuitry purpose designed & installed to re-charge the required number of golf cars, re-chargers supplied by golf car OEM & installed by qualified electricians.  YES  NO

Note: "purpose designed & installed circuitry" means wiring and electrical components that is designed to adequately cater for the full voltage / amp load during all golf car re-charging activity

- 13.9 Power to all re-charging units can be cut off at one switch  YES  NO
- 13.10 Annual thermal image scans are performed on the golf car re-charging dedicated circuit board. Scans to be completed during full load capacity. Note: A copy of the report will be required.  YES  NO
- 13.11 All re-chargers are subject to annual 'Test & Tag' inspections by a certified service provider  YES  NO
- 13.12 Club implements policy to exchange fleet every (max) 4 years  YES  NO

13.13	Re-charging area is permanently ventilated to allow air flow to assist in preventing heat build up	<input type="checkbox"/> YES	<input type="checkbox"/> NO
13.14	All golf cars are only serviced by the OEM (or manufacturer approved) as per OEM specifications (including battery safety check)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
<b>Detection / Alarms / Response:</b>			
13.15	Golf car re-charging area/s has smoke sensors linked to a detection system / alarm and monitored by an external third party	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	If 'YES', what type of smoke detectors?	<input type="checkbox"/> Ionisation	<input type="checkbox"/> Photo optical
13.16	Golf car re-charging area/s has a security alarm monitored by an external third party	<input type="checkbox"/> YES	<input type="checkbox"/> NO
13.17	Club has a response procedure in place that includes:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
	a. External & internal monitoring of smoke sensors		
	b. First responder to cut off power to all re-chargers		
	c. Extinguisher availability to first responder		
	d. Hose reel availability to first responder		
	e. First responder trained in safe extinguisher & hose reel use		

## Part 3: Broadform (General) Liability

<b>Revenue</b>	
Annual Total Revenue (as declared in last published audited financial statements):	\$
Revenue from Bar / Catering / Functions / Weddings / Conferences / Restaurant / Café:	\$
Does the club hold any Functions / Weddings / Conferences on site?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If YES – estimate how many Functions / Weddings / Conferences annually	
Does the club own any accommodation facilities?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If YES Revenue from accommodation:	\$
Number of accommodation rooms:	
Maximum capacity for accommodation	
Does the club operate gaming machines?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Revenue from gaming machines:	\$
Any other activities outside golf & golf activities and the above activities that the club hosts and/or makes revenue from?	
Estimated revenue from additional activities:	\$
<b>Risk</b>	
Does the club premises host a Nightclub?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Is the club expecting to host a major professional tournament involving PGA sanctioning, television coverage, grandstands & ticketed spectator entry in the next 12 months?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does the club operate a fitness or wellness centre?	<input type="checkbox"/> YES <input type="checkbox"/> NO

Does the club have permanent dedicated dance floor space?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If 'Yes', what is the square metre size of the dance floor?		sqm
If 'Yes', approximately how often is the permanent dance floor used		per year
Does the club trade past 2am?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Does the club utilise their own employees as security?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Does the club utilise any contractors or labour hire staff?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
What activities are the contractors and labour hire staff employed for?		
How much per hour do you pay for the contractors and/or labour hire (estimate)	\$	
Do the contractors or labour hire have their own liability insurance that is checked and recorded by the club?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Has the club had any liability claims or incidents over the last five (5) years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

## Part 4: Forefront Portfolio (Management) Liability

### Additions

AGI Club Management Liability Proposal (separate document) – completed and executed	<input type="checkbox"/> YES	
Audited Financial Report attached – last audited financial statements on record	<input type="checkbox"/> YES	

### Crime

Does the Applicant verify new customer, vendor or supplier bank account information (including name, address and bank account number) and any amendments to customer, vendor or supplier details prior to initiating any new financial transaction with such customer, vendor or supplier?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Are individuals duties segregated so that no single person can control the process from start to finish for all: <ul style="list-style-type: none"> <li>transfers of Applicant's funds (including deposits, funds transfers, withdrawals and countersignatures on cheques);</li> <li>reconciliation of bank statements; and</li> <li>processing of refunds or returns of goods above \$1,000?</li> </ul>	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Does the Applicant have callback procedures with customers, vendors or suppliers to authenticate any fund transfer instructions prior to transfer?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Does a <b>Social Engineering Fraud</b> risk management strategy exist and has the Applicant informed and alerted relevant staff at all locations of <b>Social Engineering Fraud</b> ?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

### Cyber

Which of the following IT security control processes does the Applicant have in place?		
Encryption of sensitive data	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Data backup and recovery procedures	<input type="checkbox"/> YES	<input type="checkbox"/> NO



Software patching procedures	<input type="checkbox"/> YES	<input type="checkbox"/> NO
A cyber incident response plan	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Business continuity and/or disaster recovery plans	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Antivirus and firewalls	<input type="checkbox"/> YES	<input type="checkbox"/> NO

## Part 5: Personal Accident (Volunteer Workers)

Number of volunteer workers (inc board / committee members):

## Part 6: Declaration

This section must be executed by an authorised Director or Officer of the insured.  
 Club / Insured, Name, Date, Title & Signature fields must be completed.  
 Brokers cannot complete this declaration.

We/I declare that the responses, statements and particulars in this Application Form are true and that no material facts have been misstated or suppressed after enquiry. We/I agree that this Application, together with any other information supplied shall form the basis of any contract of insurance effected thereon. We undertake to inform Victor Insurance of any material alteration of those facts occurring before completion of or during the contract of insurance. A material fact is one which would influence the acceptance or assessment of the risk. For and on behalf of all Insureds:

Club / Insured	<input style="width: 100%;" type="text"/>
Name	<input style="width: 100%;" type="text"/>
Date	<input style="width: 100%;" type="text"/>
Title	<input style="width: 100%;" type="text"/>
Signature	<input style="width: 100%;" type="text"/>

ALL FIVE (5) FIELDS OF THIS DECLARATION ABOVE MUST BE COMPLETED. IF ANY OF THE FIVE (5) FIELDS ARE LEFT BLANK WE

CANNOT

PROVIDE A QUOTATION

We will return this Application Form to the broker and request that all fields are completed.