



## JLT SPORT ASSET PROTECT - QUESTIONNAIRE / QUOTE APPLICATION\*

### \* For Fitness, Leisure, Recreation and Aquatic Facilities and Fitness Businesses

Please print and complete this form and send to JLT Sport (contact details on last page of this document).

If you are a Personal Trainer or Fitness Instructor looking for **individual liability** cover, please **do not** complete this form.

For information on insurance for individuals, please proceed to [www.jltsport.com.au/kinect](http://www.jltsport.com.au/kinect).

For more information on JLT Sport Asset Protect and to obtain a copy of the Product Disclosure Documents and Financial Services Guide, you are advised to visit the dedicated website at [www.jltsport.com.au/assetprotect](http://www.jltsport.com.au/assetprotect)

A). ORGANISATION TYPE (please select one only):  Fitness /Leisure Centre  Personal Training/ Fitness Business

B). NAME OF ORGANISATION:

C). ORGANISATION ABN/CAN NUMBER::

D). CONTACT DETAILS - Contact Name:

Position at Organisation:

Postal Address:

Street address / post office box details

Suburb

State

Postcode

Business Number

( )

Mobile Number

Fax Number

Email

E). LOCATION OF INSURED PROPERTY

Building Name (if applicable)

Street Address:

Street address / post office box details

Suburb

State

Postcode

F). INSTRUCTORS/TRAINERS ACCREDITATION

Are all instructors/trainers employed/contracted with the business registered with Kinect Australia?  Yes  No

If "yes", proceed direct to section (G). If "no", complete the following:

Are all instructors/trainers not registered with Kinect Australia registered with another professional body, such as the Australian Association for Exercise and Sports Science, Australian Physiotherapy Association, Fitness Australia?  Yes  No

If "yes", please provide details regarding the name of the professional body/ies, and the number of instructors/trainers registered:

Professional Body:	Number of Instructors:



**G). SELECT ASSET VALUES OF THE ORGANISATION;** (excluding the value of any buildings)

To include all contents required for coverage. This may include:

- \* Stock on hand at any one time (e.g. food, drink)
- \* Money on the premises at any one time
- \* Business Property / Training Equipment (e.g. training aids, pump bars, fit balls, steps, boxing aids, clothing)
- \* Personal Property at any one time
- \* Electronic Equipment (tv, video, sound systems, computers, cardio equipment etc.)
- \* General Property (property items taken away from the premises e.g training equipment, laptops etc)
- \* Other items (e.g. fridge, freezer, furniture, memorabilia etc.)

(Please circle one only – excluding building value)

Up to \$10,000	\$10,001 to \$20,000	\$20,001 to \$30,000
\$30,001 to \$40,000	\$40,001 to \$50,000	\$50,001 to \$75,000
\$75,001 to \$100,000	\$100,001 to \$125,000	\$125,001 to \$150,000
\$150,001 and over. Please list value required \$.....		

**H). TYPES OF COVER PROVIDED**

Please select all coverage types you would like included in the quotation. If required, please go to the JLT Sport website for information about the types of cover to determine if this type of cover is suitable for your business.

Cover Type	Elect to include in quote for cover	Level of Cover	Example
Fire & Perils	Yes / No	Highest range of Asset Value selected above	\$30,001 - \$40,000 range selected = \$40k cover
Glass	Yes / No	Replacement	Replacement value
Burglary/Theft	Yes / No	Please list value required \$.....	\$2,500, \$5,000, \$10,000, \$15,000, \$20,000, \$25,000, \$30,000
Money	Yes / No	Please list value required \$.....	\$2,500, \$5,000, \$10,000, \$15,000,
General Property	Yes / No	Please list value required \$..... If Laptops required please list their value separately \$.....	\$1,000, \$2,000, \$3,000, \$4,000, \$5,000, \$7,500, \$10,000, \$20,000
Business Interruption	Yes / No	Please list value required \$.....	\$10,000, \$30,000, \$40,000, \$75,000, \$100,000, \$125,000,
Electronic Equipment (Breakdown)	Yes / No	Please list value required \$.....	\$1,000, \$2,500, \$5,000, \$15,000, \$20,000, \$30,000, \$40,000
Machinery Breakdown	Yes / No	Please list value required \$.....	\$1,000, \$2,500, \$7,500, \$10,000, \$20,000, \$30,000, \$40,000

Flood cover isn't automatically included in this Policy. It may be provided for an  Yes  No additional premium and an insurer survey. Do you want Flood cover?

**i). BUILDING INSURANCE**

Does the owner of the building (often the council / shire) require that your centre takes  Yes  No out insurance cover for the Buildings?

If "yes", Building new Replacement Value =

**J). BASIC EXCESS**

The Basic Policy Excess is \$200. To reduce the premium by approx 10% do you want a \$500 Basic Excess?  Yes  No



**K). PROPERTY DETAILS**

What is the Building made of? (e.g. brick, wood, steel, etc.)

Walls	Roof	Floor	Linings	Age of Building (approx.)

If constructed prior to 1960, what year was it last rewired / replumbed (approx)?

**L). SECURITY DETAILS**

Do you have deadlocks on all external doors?

(Padlocks sufficient on storage sheds/containers)

Yes  No

**In order to be eligible for Burglary/Theft cover, Deadlocks are required on all external doors (except in the case a monitored alarm is in operation). If a club does not have deadlocks on all external doors, Burglary/Theft cover will only be provided pending Deadlocks are installed within 60 days from inception of the Policy.**

Do you have a Security Alarm?

Yes  No

If Yes, select one or more from the following :

Local	Monitored*	Sensors	Video Cameras	Security Patrol

\* If a Monitored Alarm is operating at the premises, the condition for Deadlocks on external doors is removed.

If Monitored, by whom (if known)

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Do you have bars or security screens or roller shutters on all external windows?

Yes  No

**M). PUBLIC LIABILITY / PROFESSIONAL INDEMNITY**

**1). Does the Business own or operate (please tick):**

- i) Swimming pool  Yes  No Length.....metres x ..... metres
- ii) Plunge pool  Yes  No
- iii) Spa  Yes  No
- iv) Sauna  Yes  No
- v) Solarium  Yes  No
- vi) Tennis courts  Yes  No Number of courts: .....
- vii) i) Weight training (machines)  Yes  No
- ii) Weight training (free weights)  Yes  No
- viii) Squash/Racquet Ball courts  Yes  No Number of courts: .....
- ix) Grand stand  Yes  No
- x) Childminding Facilities  Yes  No (an additional application form will be required for further details)
- xi) Canteen/Cafeteria  Yes  No



**2). Does the Business:**

- i) Host international/national events  Yes  No Tick either or both
- ii) Own the premises  Yes  No
- iii) Manufacture goods  Yes  No

**3a). Do Business activities include:**

- i) Boxing / Kickboxing  Yes  No
- ii) Martial Arts  Yes  No Type of Martial Art: \_\_\_\_\_
- iii) Other Contact Sports  Yes  No Type of Sport: \_\_\_\_\_

**3b). If you have ticked "yes" to any of the above, who runs these activities?**

- Insured  Separate Third Party: \_\_\_\_\_

**3c). Approximately how many participants attend these activities per year?**

- 4). Does the Business sell goods to the public?  Yes  No

If "yes", please give details \_\_\_\_\_

- 5). Was your Business in operation last financial year?  Yes  No

If 'yes', what was the business turnover for the previous financial year? \$

- 6). What is the Business's estimated turnover for the next 12 months? \$

- 7). Is the Business supervised at all times?  Yes  No

If "yes", how many people are supervising? \_\_\_\_\_

**8). How many qualified fitness instructors/trainers are working at the premises:**

How many employees in total (including non fitness workers) are working at the premises? \_\_\_\_\_

How many Contractors in total (including non fitness workers) are working at the premises? \_\_\_\_\_

- 9). How many members/clients (active & non-active) does the business have? \_\_\_\_\_

*\*(Please note the Insurer will rely upon this information in the event of a claim)*

- 10). How many members/clients are estimated to visit the premises per week? \_\_\_\_\_

**N). LIMIT OF INDEMNITY REQUIRED**

Public liability: (please tick)  \$10,000,000

\$20,000,000

Other: \$

Professional Indemnity: (please tick)  \$5,000,000

Other: \$



**O). Is there a policy in place for members or workers with regard to:**

- pregnancy?  Yes  No
- blood spillage?  Yes  No
- infectious diseases?  Yes  No

If "yes", please give details: \_\_\_\_\_

**P). DOES YOUR CENTRE CURRENTLY HAVE SIMILAR INSURANCE IN PLACE?**  Yes  No

If "yes", complete below. If "no", proceed direct to section (N).

Who is the current: Insurer? \_\_\_\_\_ Broker? \_\_\_\_\_

What is the current total cost (including all charges & GST) \$

*N.B.: This information is usually contained on your most recent tax invoice / insurance schedule and will not affect your insurance quotation from JLT Sport.*

**Q). Previous and Pending Claims**

Have any claims been made against the Business or anyone associated with the Business in the last five (5) years?  Yes  No

Have there been any incidents in the last five (5) years that may result in claims against the Business, whether the Business was insured or not?  Yes  No

If Flood cover is required, has the Business made any Flood claims or have there been any Flood incidents in the last five (5) years?  Yes  No

*If you have answered "yes" to any of the above please complete the following:*

Year: \_\_\_\_\_ No. of Incidents: \_\_\_\_\_ No. of claims settled: \_\_\_\_\_

Amounts settled: \_\_\_\_\_ Amounts outstanding: \_\_\_\_\_

Description of the incident/s: \_\_\_\_\_

*If this space is not sufficient, please continue your description on an additional page.*

Name of previous insurer: \_\_\_\_\_

Has any Insurer ever declined, refused to renew or imposed special terms and conditions to any application, renewal or policy held by the Proposer?  Yes  No

If "yes", please give details \_\_\_\_\_

Has the Proposer or anyone associated with the Proposer ever been declared bankrupt, convicted of a criminal offence, arson, fraud or dishonesty of any kind?  Yes  No

Is there any additional information that may be relevant to the decision to accept the risk?  Yes  No

If "yes", please give details \_\_\_\_\_



## R). POLICY WORDING

1. Asset Protect Section (Business Insurance): Sportscover Syndicate 3334, Lloyds of London UK through Sportscover Australia Pty Ltd (Sportspack Property Insurance Policy Wording 3334 YOA 2008).
2. General Liability Section: Sportscover Australia Pty Ltd, (General Liability Insurance Policy Wording Sept 06 YOA 2008).

## S). YOUR DUTY OF DISCLOSURE

The *Insurance Contracts Act 1984* sets out certain duties you must understand before you enter into a contract of general insurance with an insurer. You have a duty to inform the insurer about every matter that you know (or could reasonably be expected to know) is relevant to the insurer's decision about whether to accept the risk of the insurance and, if so, on what terms. You have the same duty each time you renew, extend, reinstate or vary the policy and throughout the policy period.

Your disclosure requirement under the *Insurance Contracts Act 1984* is especially important in matters relating to physical risk (including alteration of risk and new or changed business activities or changed location), past claims, cancellation of insurance covers, imposition of increased premiums, insolvency or criminal convictions. Please make sure you disclose any of these things.

Your disclosure requirement is not limited to specific questions in the insurance proposal or matters applying to you in the policy. It also includes other matters like past businesses or private insurances.

If you breach the duty, even innocently, the insurer may be able to reduce its liability if you make a claim or may even be able to cancel the contract. If the non-disclosure is fraudulent the insurer may also have the option of avoiding the policy from its inception.

If you are in any doubt as to the extent of the duty of disclosure or whether a piece of information ought to be disclosed, just contact your JLT Adviser.

## T). REMUNERATION

JLT Sport is remunerated by a combination of commission and our broker fee. The commission is paid by the Insurer and is calculated as a percentage of the premium.

Kinect Australia receives financial benefit when an Insurance Policy is arranged by JLT Sport. This enables Kinect Australia to continue to provide a range of services and benefits that focus on professional development, employment support and practical assistance.

## U). BINDING AUTHORITY

The Asset Protect Business Insurance section of this application is effected under an authority to bind cover on behalf of the insurer. In arranging this policy JLT Sport are acting as agent for the insurer.

**Please forward a copy of this completed form to:**

**JLT Sport**  
**Level 17 / 607 Bourke Street**  
**Melbourne VIC 3000**  
Fax – (03) 9614 3184  
E-mail - [jltsport@jlta.com.au](mailto:jltsport@jlta.com.au)

If required, more information is available through JLT Sport at [www.jltsport.com.au/assetprotect](http://www.jltsport.com.au/assetprotect) or 1300 130 373