

Please use this application for occupations relating to the Sports Centres & Facilities including:

- Climbing Centres
- Facility Managers
- Golf Driving Ranges
- Ice Skating Centres
- Indoor Sports Centres
- Kids Gyms
- Mini Golf
- Sports Facilities
- Sports Stadiums
- Squash Centres
- Tennis Centres
- Ten Pin Bowling

Please complete the following application sections:

<input checked="" type="checkbox"/> <b>Section 1: Your Details</b> (Compulsory)  Page 01	<input checked="" type="checkbox"/> <b>Section 2: Your Business Details</b> (Compulsory)  Page 01	<b>Section 3: Cover Selection</b> (please complete the sections relevant to the coverage required)  <input type="checkbox"/> <b>Cover Option 1: Business Property Cover</b> Page 04  <input type="checkbox"/> <b>Cover Option 2: Platinum Liability</b> Page 07	<input checked="" type="checkbox"/> <b>Section 4: Declaration</b> (Compulsory)  Page 08
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**Your Details**

<b>Full Name of Insured</b>					
<b>Trading Name:</b> (if applicable)					
<b>Tax Registered Business:</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>ABN No.:</b>		<b>Input Tax Credit:</b>	%
<b>Situation Address:</b>				<b>Postcode:</b>	
<b>Postal Address:</b>				<b>Postcode:</b>	
<b>Business Phone No.:</b>	{ }	<b>Fax No.:</b>	{ }		
<b>Website address:</b>					
<b>Period of Insurance:</b>	<b>From:</b>	DD / MM / YYYY	at 4pm	<b>To:</b>	DD / MM / YYYY at 4pm
<b>Other Interested Parties:</b> (Please state their full name, the type of interest and the property concerned).					

**Your Business Details**

1. Please advise the estimated:

<b>(a) gross annual turnover for the next 12 months:</b>	\$			
<b>(b) gross annual wages paid to employees for the next 12 months:</b>	\$			
<b>(c) number of employees:</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 25%;"><b>Full time:</b></td> <td style="width: 25%;"><b>Part time:</b></td> <td style="width: 25%;"><b>Casual:</b></td> </tr> </table>	<b>Full time:</b>	<b>Part time:</b>	<b>Casual:</b>
<b>Full time:</b>	<b>Part time:</b>	<b>Casual:</b>		
<b>(d) annual fees paid to contractors / subcontractors:</b>	\$			
<b>(e) number of annual participants/members:</b>				
<b>(f) number of trainers, coaches, referees and officials:</b>				

## Your Business Details (continued)

### 2. Please advise each activity your business /club operate or compete in?

- |  |  |  |  |
|--|--|--|--|
| <input type="checkbox"/> Climbing Centres        | <input type="checkbox"/> Ice Skating Centres   | <input type="checkbox"/> Mini Golf         | <input type="checkbox"/> Squash Centres  |
| <input type="checkbox"/> Facility Managers       | <input type="checkbox"/> Indoor Sports Centres | <input type="checkbox"/> Sports Facilities | <input type="checkbox"/> Tennis Centres  |
| <input type="checkbox"/> Golf Driving Ranges     | <input type="checkbox"/> Kids Gyms             | <input type="checkbox"/> Sports Stadiums   | <input type="checkbox"/> Ten Pin Bowling |
| <input type="checkbox"/> Other. Please describe: |  |  |  |

### 3. Please state all additional activities your business / club operate? e.g. Event management, fund raising, gaming operations etc.

### 4. Is the sport your organisation/club/association involved in played all year round or in competition seasons?

- All year round       Competition Seasons

### 5. What is the approximate maximum number of attending people at your business / club for each of the following:

Event	Game	Tournament	Meeting

### 6. Please provide the following details regarding participant numbers in each sport played at your/organisation/club/centre:

Sport Played	No. of Teams	No. under 18 yr old players	No. over 18 yr old players	No. of Non Playing Members	No. of Coaches/Referees/Officials/Trainers

### 7. Is liability cover required for countries other than Australia & New Zealand?

- Yes     No

If yes, please state countries and provide details why cover is required.

### 8. Does your organisation/ association/club hold international or national events?

- Yes     No

If yes, please provide a list of the events that you hold.

### 9. Are your coaches, umpires/referees and sports trainers qualified? If yes, please provide details of their qualifications.

### 10. Does your/organisation/club/association have at your premises:

- Fixed grandstands ?       Yes     No  
 Portable grandstands ?       Yes     No

If yes, please provide the following information:	Fixed Grandstand	Portable Grandstand
How many people does your grandstand seat?		
What is your grandstand made of? (eg brick)		
How old is your grandstand?		
Who is responsible for maintaining your grandstand?		

### If you own portable grandstands do you:

- Hire the grandstands out to others ?       Yes     No

### Require those hiring your grandstand to effect public liability insurance on your behalf ?

- Yes     No

Please attach a copy of the hire agreement

**Your Business Details (continued)**

**11. Have you had an independent risk assessment of your premises or the playing surfaces where the sport/s that your business/organisation/association is involved in is played?**  Yes  No

If yes, please provide details and a copy of any written report

**12. Do you have written risk management procedures for:**

Responsible service of alcohol?  Yes  No  Not Applicable

First Aid?  Yes  No  Not Applicable

Blood spillage and infectious diseases?  Yes  No  Not Applicable

Maintenance of premises and equipment?  Yes  No  Not Applicable

Inspection of playing surfaces?  Yes  No  Not Applicable

Emergency procedures in event of serious injury?  Yes  No  Not Applicable

Discrimination policies and codes of conduct?  Yes  No  Not Applicable

Pregnancy?  Yes  No  Not Applicable

**13. Does your organisation/association/club own or operate poker machines?**

If yes, please advise how many poker machines you own.

	<b>machines</b>
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**14. Please supply full details of any contracts or agreements** (e.g. lease or maintenance agreements) the terms of which require you to "indemnify" or "hold harmless" another party or which restrict our recovery rights. (Please note that cover will only apply to these contracts/agreements where Calliden have specifically agreed to extend the policy.)

**15. Please tick which facilities/services you provide:**

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> <b>Weight-training/Aerobics:</b>                    | <input type="checkbox"/> <b>Professional Massage therapy:</b> refer 16.v. below | <input type="checkbox"/> <b>Cycle gym:</b>                                     |
| <input type="checkbox"/> <b>Swimming pool:</b>                               | <input type="checkbox"/> <b>Crèche/Child-minding:</b>                           | <input type="checkbox"/> <b>Ball sports/Racquet sports:</b> refer 16.ii. below |
| <input type="checkbox"/> <b>Café/Canteen</b>                                 | <input type="checkbox"/> <b>Sporting equipment hire:</b> refer 16.iii. below    | <input type="checkbox"/> <b>Sauna/Spa/Solarium:</b>                            |
| <input type="checkbox"/> <b>Indoor rock-climbing:</b> refer 16.iv. below     | <input type="checkbox"/> <b>Professional Physiotherapy:</b> refer 16.v. below   | <input type="checkbox"/> <b>Child play days</b>                                |
| <input type="checkbox"/> <b>Professional Nutritionist:</b> refer 16.v. below | <input type="checkbox"/> <b>Other:</b>  |  |

**16. Please complete the following for the above items which you have ticked:**

<b>i. Swimming Pools – are they:</b>	Used <b>STRICTLY</b> as a lap-pool or by learn-to-swim classes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Used for general swimming purposes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Equipped with diving platform/waterslide/springboard?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>Please advise the dimensions of the pool:</b>	<b>Length</b>	<b>Width</b>	<b>Depth at each end</b>

**ii. Ball sports/Racquet sports** – please state the number and type of courts which you have:

**iii. Sporting equipment hire** – please attach a copy of the hire agreement.

**iv. Indoor rock-climbing** – please provide details of the number of climbs, maximum height, safety belay systems and type of flooring used around the climbing/belay area.

**v. Professional Massage Therapy/Physiotherapy /Nutritionist – what type of persons conduct these services?**  Employees  Contractors

If you ticked **Employees**, what are the minimum qualifications of each employee providing this service?

**If contractors:** Are the contractors separately insured for Liability and Professional Indemnity?  Yes  No  
Do you obtain evidence of this insurance?  Yes  No

**vi. Other – please provide details of these other facilities/services.**

## Your Business Details (continued)

17. Are all participants required to sign a “disclaimer” to “release and indemnify” your business/company in regards to acknowledgment of risks, injury and obligations?  Yes  No

18. Do you sell goods to the public?

If yes, please provide details of the goods you sell and outline any imported or exported products.

19. What procedures do you have in place for the recording and monitoring of claims or incidences which may give rise to a claim?

20. Does your business operate as a licensed premise?

Yes  No

If yes, please provide details of your license including the hours you operate, the number of hours or days per week that you operate.

21. Do your premises have clearly displayed signage, stating the risks associated with the consumption of alcohol prior to participating in sporting activities?

Yes  No

## Cover Option 1 – Business Property Cover

1. Are you the sole occupier of your premises &/or building you occupy?

Yes  No

If no, please state the occupations of other tenants:

2. Please complete the following table about the premises you own / occupy: (use separate sheet if necessary)

Item	Occupied As	Floor	Roof	Walls	Storeys	Year Built
Example Only	Fitness Centre	Wood	Slate	Brick	2	1980
Location 1						

3. Is the property on town or tank water?  Town  Tank

4. When were your premises last rewired? or, had the wiring inspected?

5. Please provide details of security equipment and devices used to secure your property.

Deadlocks on external doors:  Yes  No      Local alarm:  Yes  No  
 Key locks fitted to external windows:  Yes  No      Self monitored alarm:  Yes  No  
 Bars/Grills on all windows and doors:  Yes  No      Dialer, Securitel or GSM alarm:  Yes  No

6. Please provide details of fire protection equipment used to protect your premises.

Fire Extinguishers:  Yes  No      Sprinkler systems:  Yes  No  
 Hard-wired smoke detectors:  Yes  No → If yes, are they monitored?  Yes  No  
 Heat detectors:  Yes  No → If yes, are they monitored?  Yes  No

7. Do the premises have cooking facilities?  Yes  No → If Yes, do you use a deep fryer.  Yes  No → If Yes, is the deep fryer:  Less than 5 Litres  More than 5 Litres  
 Does the fryer have a thermostatic cut-off switch?

**Cover Option 1 – Business Property Cover (continued)**

**Select the Types of Insurance You Require**

**FIRE AND OTHER DEFINED EVENTS SECTION**

**Insured Property**

	R/R or Indemnity Conditions? Please indicate	Sums Insured
<b>Building (including fixtures and fittings/tenants improvements)</b>	<input type="checkbox"/> R/R <input type="checkbox"/> Indemnity	\$
<b>Contents including Machinery, Plant, Electronic Equipment,</b>	<input type="checkbox"/> R/R <input type="checkbox"/> Indemnity	\$
<b>Stock in Trade &amp; Customers Goods</b>	<input type="checkbox"/> R/R <input type="checkbox"/> Indemnity	\$
<b>Accidental Damage</b> NB: automatic cover is 100% of the Fire, Contents & Stock Sums Insured to a maximum of \$250,000	<input type="checkbox"/> R/R <input type="checkbox"/> Indemnity	\$

**BUSINESS INTERRUPTION SECTION**

**Insured Items**

Indemnity Period Required <input type="checkbox"/> 12 months <input type="checkbox"/> 18 Months <input type="checkbox"/> 24 Months			Sums Insured
<b>Annual Gross Profit</b>	\$	<b>Wages</b> (if not included within Annual Gross Profit)	\$
<b>Additional Increased Cost of Working</b>	\$	<b>Claim Preparation Expenses</b>	\$
<b>Accounts Receivable</b>	\$	<b>Rent Receivable</b>	\$

**BURGLARY SECTION**

**Insured Property**

	Sums Insured
<b>Contents</b>	\$
<b>Stock in Trade including Customers Goods</b>	\$

**MONEY SECTION**

**Insured Property**

	Sums Insured
<b>Blanket Cover</b> (Note: Money in Premises outside Normal Business Hours is limited to a maximum of \$2,500)	\$
<b>Money in Premises during Normal Business Hours</b>	\$
<b>Money in Premises outside Normal Business Hours</b> (maximum of \$2,500)	\$
<b>Money in Transit or in a Bank Night Safe</b>	\$
<b>Money in Locked Safe or Strongroom</b>	\$
<b>Money in your Private Residence</b>	\$

**GLASS SECTION**

**Insured Property**

All fixed internal and external glass <input type="checkbox"/> Yes <input type="checkbox"/> No	Replacement Value
<b>Advertising/Illuminated signs</b> (an automatic sub limit of \$7,500 applies)	\$

**TRANSIT SECTION**

**Please list all items to be covered under this Section including make, model, serial number etc.**

	Sums Insured
<b>(i)</b>	\$
<b>(ii)</b>	\$
<b>(iii)</b>	\$
<b>Total Sum Insured</b>	\$

**ELECTRONIC EQUIPMENT SECTION**

Please list all electronic items to be covered under this Section including make, model, serial number etc.

(i)		\$
(ii)		\$
(iii)		\$
<b>Total Sum Insured</b>		\$
<b>Electronic Data</b>	\$	<b>Increased Cost of Working</b>
		\$

**MACHINERY BREAKDOWN SECTION**

Please list all items to be covered under this Section.

Machinery (please describe):

(i)	HP / KW	No. of units:	\$
(ii)	HP / KW	No. of units:	\$
(iii)	HP / KW	No. of units:	\$
<b>Limit any one event:</b>	\$	<b>Deterioration of Refrigerated Stock</b>	\$

**GENERAL PROPERTY SECTION**

Please list all items to be covered under this Section including make, model, serial number etc.

Specified Items	Sum Insured Required	
(i)	\$	
(ii)	\$	
(iii)	\$	
(iv)	\$	
<b>Total of Specified Items</b>		\$
<b>Unspecified Items (maximum \$1,000)</b>		\$

## Cover Option 2 – Platinum Liability Cover

### PART A: GENERAL LIABILITY

Limit of Indemnity for Part A:	<input type="checkbox"/> \$10,000,000 <input type="checkbox"/> \$20,000,000
Property in your physical or legal control	NB: automatic cover is \$500,000
Excess Option:	<input type="checkbox"/> Nil <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> Other \$

### PART B: PROFESSIONAL INDEMNITY

Limit of Indemnity for Part B:	<input type="checkbox"/> \$1,000,000 <input type="checkbox"/> \$2,000,000 <input type="checkbox"/> \$5,000,000 <input type="checkbox"/> \$10,000,000
Excess Option:	<input type="checkbox"/> Nil <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> Other \$

Do you currently hold Professional Indemnity or Errors & Omissions insurance?  Yes     No

If yes, please state:	The date from which you have had this insurance?
	Your current insurer?

NB: Retroactive Date for Part B - The date the insured first held continuous Professional Indemnity cover or the inception date of this policy, whichever the earlier.

### PART C: MANAGEMENT LIABILITY

Limit of Indemnity for Part C:	<input type="checkbox"/> \$1,000,000 <input type="checkbox"/> \$2,000,000 <input type="checkbox"/> \$5,000,000
Optional Extensions:	<input type="checkbox"/> Fidelity (\$100,000 limit) <input type="checkbox"/> Pollution Defence Costs (\$100,000 limit)
Fixed Excesses:	Directors & Officers Liability    \$Nil
	Fidelity    \$5,000 each & every claim
	Pollution Defence Costs    \$5,000 each & every claim
	All Other Claims    \$2,500 each & every claim

Do you currently hold Directors & Officers or Management Liability insurance?  Yes     No

If yes, please state:	The date from which you have had this insurance?
	Your current insurer?

Retroactive Date for Part C - The date the insured first held continuous Directors and Officers or Management Liability Insurance or the inception date of this policy, whichever the earlier.

### Claims Made Policy

Please note the Professional Indemnity & Management Liability sections of the Policy are offered on a Claims Made basis. Claims Made means that the Professional Indemnity & Management Liability section covers you for claims made against you during the period of insurance specified in your Policy Schedule and notified to us during that period of insurance.

This means that the Professional Indemnity & Management Liability sections do not provide cover in relation to;

- Events which occurred prior to the period of insurance or any earlier retroactive date stipulated in the Policy Schedule;
- Claims made against you after the expiry of the period of insurance even though the event giving rise to the claim may have occurred during the period of insurance;
- Claims the possibility of which was intimated in any way prior to the commencement of the period of insurance;
- Claims rising from or attributable to any facts, circumstances or occurrences noted on the proposal for the current period of insurance or on any previous or of which notice had been given under any previous policy;
- Claims rising from or attributable to any facts, circumstances or occurrences of which you were aware and knew (or ought reasonably to have realised) prior to the commencement of the period of insurance may give rise to a claim.

For the purposes of the Professional Indemnity and Management Liability sections, a claim means:

- A writ, statement of claim, summons, application or other originating legal or arbitral process, cross-claim, counter claim or third or similar party notice for compensation;
- A written assertion of a right to or a demand for compensation

As explained above, the Professional Indemnity section, by its terms, does not provide cover for claims made after the expiry of the period of insurance cover provided by the Policy.

Section 40(3) of the *Insurance Contracts Act 1984* (Cth) provides that an insurer is not relieved from liability under a contract of insurance in respect of a claim by reason only that the claim was made after the expiry of the period of insurance cover provided by the contract where the insured has;

Given notice in writing to the insurer,

- of the facts that might give rise to a claim against the insured
- as soon as was reasonably practicable after the insured became aware of those facts, and
- before the expiry of the period of insurance.

## Declaration

### Details of Your History:

**After investigation, have you or any principal, partner, or director, either alone or jointly with others ever, in the last 5 years:**

- (a) Had any insurance declined or cancelled, application/proposal rejected, renewal refused, claim rejected, or special conditions imposed by an insurer?  Yes  No
- (b) Been charged with or convicted of any criminal offence?(excluding traffic offences)  Yes  No
- (c) Been declared bankrupt or subject to any form of insolvency administration?  Yes  No

**If you have answered yes to any of the above questions please provide full details:**

**How many years have you been in business/operation?**

**In the previous 5 Years have You made any claim on any insurance for loss or damage or suffered any loss or damage which would be covered by this proposed insurance?**  Yes  No

**Are you aware of any other incident(s) that have occurred in the last 5 years that may give rise to a claim against you?**  Yes  No

**If you have answered yes to any of the above questions, please fill in the table below:**

Year of Claim	Description of Incident	Is claim settled	Amount claim settled for
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$

**This declaration must be completed and signed by or on behalf of all parties applying for insurance.**

### I/We

(a) declare that:

- (i) the answers and information given by me/us in this Proposal and any addendum are true and correct in all respects;
- (ii) no information has been withheld that would affect Calliden's decision to accept this Proposal;
- (iii) where answers in this Proposal are not in my/our own handwriting, they have been checked by me/us and I/we agree they are correct;
- (iv) I/we have read and understood the clauses detailed under the Important Notices section;
- (v) if there was insufficient space to fully answer any questions, we have attached \_\_\_\_\_ supplementary pages providing the additional information required.
- (b) authorise Calliden and Sports Underwriting to give to, or obtain from other insurers or an insurance or credit reference bureau, any information relating to these insurance covers, and any other insurances held by me/us and claims under those insurances.
- (c) understand that, if this Proposal is accepted, my/our insurance cover will be subject to the terms and conditions set out in the applicable Calliden/Sports Underwriting Policy wording.
- (d) acknowledge that Calliden and/or Sports Underwriting, its agents and/or employees reserve the right to decline this Proposal.

**Proposer's Signature:**

**Date:**

DD / MM / YYYY

**Proposer's Name:**

**Proposer's Title:**

**Club/Business:**



**IMPORTANT NOTICES****The Insurer and Agent**

Sports Underwriting Australia Pty Ltd (Sports Underwriting) (ABN 53 119 852 096, AFSL 302484) acts as agent for Calliden Insurance Limited (Calliden) (ABN 47 004 125 268, AFSL 234438), the insurer of the product.

**General Insurance Code of Practice**

Calliden is a signatory to the General Insurance Code of Practice. The Code aims to raise standards of service between insurers and their customers. For any information about the Code, including a copy of the Code, contact Calliden or Financial Ombudsman Service on 1300 78 08 08 or visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

**Duty of Disclosure**

This Policy is subject to the *Insurance Contracts Act 1984* (Cth). Under that Act you have a duty of disclosure.

Before you take out insurance with us, you have a duty to tell us of everything that you know, or could reasonably be expected to know, that is relevant to our decision to insure you and to the terms of that insurance. If you are not sure whether something is relevant you should inform us anyway.

You have the same duty to inform us of those matters before you renew, extend, vary, or reinstate your contract of insurance.

Your duty however does not require disclosure of matters that:

- Reduce the risk
- Are common knowledge
- We know or, in the ordinary course of our business, ought to know, or
- We have indicated we do not want to know.

If you do not comply with your duty of disclosure, we may be entitled to:

- Reduce our liability for any claim
- Cancel the contract
- Refuse to pay the claim
- Avoid the contract from its beginning, if your non-disclosure was fraudulent.

**Privacy Statement**

Both Calliden and Sports Underwriting respect your privacy. Any personal information provided by you will be treated in accordance with the *Privacy Act 1988* (Cth). This privacy notification provides a summary of how Calliden and Sports Underwriting treat your personal information.

Calliden and Sports Underwriting primarily collect your personal information via this form to assess your request for insurance and to administer your Policy but may also use this information to settle an insurance claim, provide other insurance services as requested by you, and also to notify you about other services or promotions from time to time.

If you do not provide the information requested you may breach your duty of disclosure, your application may not be capable of being accepted, additional conditions may be imposed on any cover provided or your Policy may not be able to be administered.

In order to provide its insurance services Calliden and Sports Underwriting may need to disclose your personal information to third parties including, but not limited to: agents, underwriters, advisors and brokers; claims management and other service providers; claims adjusters, loss assessors and other claims investigators; lawyers; reinsurers and reinsurance brokers; and the Financial Ombudsman Service, or as required by law (for a full list see Calliden's Privacy Policy). In the event of a claim, Calliden and Sports Underwriting may disclose your personal information (including sensitive information) to overseas reinsurers for the purpose of assessing your claim. Calliden and Sports Underwriting will only share information with third parties where Calliden and Sports Underwriting reasonably believe it is necessary in assessing your insurance claim and in providing the products and services requested.

Calliden's and Sports Underwriting's Privacy Policies contain information about how to access and correct the personal information about you and also how to complain about a breach of privacy. If you would like additional information about privacy or would like to obtain a copy of the Privacy Policies, please contact Calliden's Privacy Officer by:

- Tel: +61 2 9551 1111
- Fax: +61 2 9551 1155
- Email: [privacy@calliden.com.au](mailto:privacy@calliden.com.au)
- Mail: Privacy Officer, PO Box 348, Milsons Point NSW 1565.

You can download a copy of Calliden's Privacy Policy by visiting [www.calliden.com.au/docs/PrivacyPolicy.pdf](http://www.calliden.com.au/docs/PrivacyPolicy.pdf)

You can also download a copy of Sports Underwriting's Privacy Policy by visiting [www.sportsunderwriting.com.au](http://www.sportsunderwriting.com.au)

**Taxation Information**

The amount of cover available under this Policy excludes Goods and Services Tax (GST).

If you are not registered for GST, in the event of a claim we will reimburse you the GST component in addition to the amount that we pay.

The amount that we are liable to pay under this Policy will be reduced by the amount of any input tax credit that you are or may be entitled to claim for the supply of goods or services covered by that payment.

If you are entitled to an input tax credit for the Premium you must inform us of the extent of that entitlement at or before the time you make a claim under this Policy. We will not indemnify you for any GST liability, fines or penalties that arise from or are attributable to your failure to notify us of your entitlement (or correct entitlement) to an input tax credit on the Premium.

If you are liable to pay an Excess under this Policy, the amount payable will be calculated after deduction of any input tax credit that you are or may be entitled to claim on payment of the Excess.

If you are unsure about the taxation implications of this Policy, you should seek advice from your accountant or tax professional.

**Don't Prevent Our Right of Recovery**

The Liability Policy contains a provision which states that if you surrender your right to seek recovery from another party for a loss covered by the Policy, we have a right to reject any claim from you in relation to that loss.