



ASSET PROTECT – AFL

Upgrade Application Form

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All Australian Rules Football clubs under the umbrella of the National Risk Protection Program, except clubs affiliated with South Australia Community Football League (SACFL) and AFL Northern Territory (AFLNT), are automatically covered by the Asset Protect policy for a base cover of \$15,000 maximum per claim. Clubs should complete this application form if:

1. You are affiliated with the SANFL or AFL NT and require Asset Protect cover; or
2. Your club qualifies for Base Level Asset Protect Cover and wishes to increase the sums insured above \$15,000.

To obtain a copy of the Policy Wording, you are advised to visit au.marsh.com/sport.html

Please note: Clubs who share the same club rooms and equipment may purchase Asset Protect on behalf of both clubs. Please contact Marsh if you are unsure on how to proceed.

SECTION A: CLUB DETAILS

Name of club:					
Name of affiliated league					
Main contact person:		Position at club:			
Postal address:					
		State:		Postcode	
Contact email:		Phone:			
Name of ground / reserve:					
Street address of ground:					
Suburb:		State:		Postcode:	

SECTION B: BASE COVER SUB LIMITS

Base level of cover (automatically provided for clubs affiliated with AFL Victoria, AFL NSW/ACT, AFL Tasmania, AFL Queensland and the WAFC) includes the following covers to a maximum aggregate of \$15,000 limit per claim.

Cover	Limits The maximum you can claim on any one loss is \$15,000
Material Damage (Excluding Buildings) and Business Interruption	Maximum \$15,000 any one claim
Burglary / Theft	Limited to \$5,000 for alcohol and cigarettes
Money	Limited to \$1,000 for money on premises outside open hours
General Property	Limited to \$2,000 for laptop computers
Computer Electronic Equipment Breakdown	Limited to \$1,500
Machinery Breakdown	Limited to \$1,500

SECTION C: UPGRADE SUB-LIMITS

A claim can only be made up to the maximum value of each sub limit. For example, if the club rooms are broken into and goods are stolen, the maximum amount the club can claim in this circumstance is the value that is indicated in the Burglary / Theft sum required section below. This is the case for each sub limit.
 To increase the sum insured for each section of Asset Protect cover, please complete the table below.

MATERIAL LOSS OR DAMAGE

MATERIAL DAMAGE (EXCLUDING BUILDING)

Covers loss or damage to property caused by fire & perils. Clubs should total the value of all club assets. The sum placed in this section becomes the maximum total claimable for any one loss. If sums insured are under-estimated claims may be reduced in the same proportion as the under-estimated sum required bears to the full sums insured.	Sum Insured \$
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BUILDING

Are you required to take out insurance cover for the building housing your club / change rooms? If "Yes" what is the new Building Replacement Value?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	\$	

FLOOD

Do you require cover above the \$15,000 sub-limit for Flood? "Flood" means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
i a lake (whether or not it has been or not it has been altered or modified); ii a river (whether or not it has been altered or modified); iii a creek (whether or not it has been altered or modified); iv another natural watercourse (whether altered or modified); v a reservoir; altered or modified); vi a canal; vii a dam.	\$	

BUSINESS INTERRUPTION

Provides indemnity for loss of Gross Profit following loss or damage to property, (caused by an insured peril or circumstance under this policy). For example, if the club rooms are damaged by fire and the club is not able to trade (bar, canteen, meals), the insurable Gross Profit can be claimed on this policy. To calculate your insurable gross profit, please follow the steps below. According to the clubs last annual financial statement: A. What is the clubs annual (financial year) turnover/revenue? B. What are the clubs annual fixed expenses Calculate: A - B = Sum Insured	Sum Insured \$
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BURGLARY / THEFT

Covers loss by theft or attempted theft following forcible and violent entry of the premises. Stolen items could potentially include stock/merchandise, machinery, documents, computers and other office equipment. This section has limit of: <ul style="list-style-type: none"> \$5,000 for stolen alcohol and cigarettes 	Sum Insured \$
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MONEY		
Blanket cover for theft or loss of money whilst: <ul style="list-style-type: none"> In Transit anywhere in Australia or in a bank's night safe On the Premises during normal business hours On the Premises outside normal business hours that is not locked in a safe or strong room. (Max \$1,000) On the Premises whilst contained in a locked safe At an authorised person's residence 		Sum Insured \$
GENERAL PROPERTY		
This section has a limit of \$2,000 for laptop computers Provides cover for assets that are removed from the club premises and are taken off site. For example, clubs will often have equipment trailers that are taken to away games. (Note: Cover excludes property stolen from an unlocked and unattended vehicle)		Sum Insured \$
LAPTOPS		
Specific cover for theft or damage to laptop computers	Items	Sum Insured \$
ELECTRONIC EQUIPMENT BREAKDOWN		
Provides cover for breakdown (sudden & unforeseen failure which requires immediate repair to enable continued operation) for computers and other electronic equipment. Examples include computers, copiers, printers and cash registers		Sum Insured \$
MACHINERY BREAKDOWN		
Provides cover for the costs of repairing or replacing machinery after a breakdown and/or the cost of hiring temporary machinery. Clubs typically own and use machinery such as freezers, fridges, hot water units and canteen / food preparation equipment.		Sum Insured \$
EXCESS		
Standard Excess: \$250 excess applies except in the following situations: Named Cyclone: \$5,000 Flood: \$5,000 Glass, General Property (Laptop computers): \$500 Earthquake, Subterranean Fire, Volcanic Eruption: 1% of sum insured or \$20,000 whichever is the lesser		

SECTION D: PROPERTY DETAILS

Please complete this section even if you are not insuring the building.

What is the building construction of (e.g. brick, wood, steel, concrete, prefab concrete, etc.)

Walls	
Roof	
Floor	
What is the age of the building (approx in years)?	
If constructed prior to 1970, what year was it last rewired and re-plumbed?	

SECTION E: CLAIMS DECLARATION

Has the club / league requesting coverage made a business insurance claim in the last five (5) years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If uninsured, have there been any incidents in the last five (5) years that may have resulted in claims?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has any insurer ever declined, refused to renew or imposed special terms and conditions to any application, renewal or policy held by the club / league?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the club / league or anyone associated with the club / league ever been declared bankrupt, convicted of a criminal offence, arson, fraud or dishonesty of any kind?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is there any additional information that may be relevant to the decision to accept the risk?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If you have answered 'yes' to any of the above five questions, please provide full details on a separate document and forward to Marsh.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

SECTION F: IMPORTANT INFORMATION

Policy wording and conditions:

Mobius Underwriting Pty Ltd through Lloyds of London – ISR Mark IV Policy Wording

DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) 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 contract of insurance is entered into. 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, or is common knowledge, or 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.

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 Marsh Client Risk Adviser.

MARSH COLLECTION STATEMENT

In accordance with the Privacy Act 1988 (Cth) (and subsequent amendments) ('the Privacy Act'), we, Marsh Pty Ltd and our Associated Entities (as that term is defined in the Corporations Act 2001 (Cth)) ('Marsh') draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.
- We are collecting the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other Marsh products or services and administering payments to you. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984 (Cth), the Marine Insurance Act 1909 (Cth) or at common law.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and Marsh's Associated Entities, which are all businesses of Marsh & McLennan group of companies ('MMC').
- Your personal information may be sent to our administrative processing centres in Mumbai (India) or Kuala Lumpur (Malaysia) and to other MMC companies, insurers, reinsurers and other third party service providers (e.g. data storage providers) in the United Kingdom, Singapore, Hong Kong, the United States of America and elsewhere.
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act, you must obtain it with the individual's consent.
- We will use and disclose your personal information in accordance with our Privacy Policy. By completing this form you confirm that you have read the Marsh Privacy Policy available on our website (www.marsh.com.au) and you authorise and consent to Marsh collecting, holding, using and disclosing any personal information collected by means of the enclosed document in accordance with the terms of the Marsh Privacy Policy, including for the purposes explained in this collection statement above. If there are any inconsistencies between the terms of this collection statement and the terms of the Marsh Privacy Policy, the terms of the Marsh Privacy Policy prevail to the extent of that inconsistency. You may modify or withdraw your consent at any time. 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.
- You can contact our Privacy Officer by:
 - Email – privacy.australia@marsh.com
 - Phone – (02) 8864 7688
 - Post – PO Box H176, Australia Square NSW 1215

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The advice in this form is general advice only. To help you decide if the cover suits you, please read the Product Disclosure Statement. We can provide you with further information. Please contact us to request. This insurance is arranged by Jardine Lloyd Thompson Pty Ltd ABN 69 009 098 864, AFS Licence No. 226827 (JLT). JLT are not the insurer. JLT is a business of Marsh & McLennan Companies (MMC).