

# ACE Insurance Limited

## Application Form for access to Australian Volunteers International's (AVI) Business Travel Insurance Policy Baggage/Business Property, Electronic Equipment, Deprivation of Baggage and Money/Travel Documents Cover ("Baggage Policy") (Updated June 2009)

Australian Volunteers International (AVI) is the insured under a business travel insurance policy that may be accessed by AVI volunteers and AVI project personnel.

The policy is underwritten by the insurer ACE Insurance Limited (ABN 23 001 642 020, AFSL No. 239687) (**ACE**) and arranged through Jardine Lloyd Thompson Pty Limited (ABN 69 009 098 864 AFSL No. 226827 (**JLT**)).

AVI has bought the policy and is the insured under it. From the time you meet the relevant criteria to access cover as an "Insured Person" (we explain this below), you become legally entitled to claim under the policy pursuant to section 48 of the *Insurance Contracts Act 1984* (Cth).

AVI is not the insurer, does not guarantee or hold the policy or rights under it on trust for you and does not act on behalf of ACE.

The policy and its cover is in force for the period 4pm on 30/06/2009 to 4pm on 30/06/2010, unless terminated earlier by ACE or AVI in accordance with the law.

You are only covered for the insured events if they occur during this period of insurance and after you became an Insured Person. Access to your cover automatically ends from the time you no longer meet the Insured Person definition (eg you are no longer AVI volunteer/project personnel).

There is no obligation on you to accept any of the benefits of the policy. However, if you wish to make a claim you are bound by the full terms and conditions, exclusions and claims procedures that have been agreed between ACE and AVI in relation to Insured Persons.

No advice is provided by ACE, JLT or AVI in relation to this business travel insurance. The information contained within this document has been prepared without taking into account your objectives, financial situation or needs. Accordingly, you should consider the appropriateness of the business travel insurance cover in relation to your individual requirements.

### Definition of Insured Person

Any person that meets all of the following criteria will be an "Insured Person" entitled to access the benefits provided under the policy as set out in the Business Travel Insurance Policy (contact Michelle Shaw at JLT at [shawm@jlta.com.au](mailto:shawm@jlta.com.au) + 61 3 9613 1470 or your AVI country manager for a copy).

- (a) they must be a current volunteer or project personnel of AVI and/or Accompanying Spouse or Dependent Child/ren;
- (b) they must have properly completed the required application for access to this insurance, including signing all required declarations;
- (c) the application must have been received by JLT;
- (d) they must not have reached the age of eighty (80) , and
- (e) they must not have been removed from access by their own request or by the Insurer providing written notice to them of this.

Access to the cover ends at the point in time any of the above criteria is not met.

Period of Assignment:	...../...../..... to ...../...../.....
Full Name of Applicant (s):	
Contact Name in Australia:	
Postal Address in Australia:	
	Postcode
Telephone Number:	Mob:
Facsimile Number:	
Email Address:	

**Note: It is compulsory to nominate a person in Australia as your home contact ("agent") in the event you are not contactable.**

Profession / Occupation of Applicant (s):	
In which country (ies) will you be placed in?	

No. of Items	Description of each article to be insured.	Full Value Per Item (A\$)
	Eg clothing, personal effects and money	
<b>TOTAL SUM INSURED</b>		<b>\$</b>

**Note: The maximum the insurer will pay for any one, set or pair of items is \$2,500 unless otherwise specified above and accepted by the insurer. Jewellery, Furs, Cameras, Projectors, Typewriters, Field Glasses, Spectacles, Radios, Computers, Musical Instruments and all Sporting Equipment must be individually specified. Money is limited to a *Maximum* of \$1,000 per person.**

**If there is insufficient space to list all items please attach a separate schedule.**

### **Insurance Policy Period**

The Baggage Policy is arranged for the period 30 June 2009 to 30<sup>th</sup> June 2010. As a typical placement is for a two (2) year period the policy will be renewed whilst you are overseas and therefore the renewal invitation for access to the Baggage Policy will be sent to your agent in Australia.

### **Notation:**

1. There is a minimum access to cover fee of \$100.
2. The deductible applicable to Electronic Equipment is \$100. eg. Laptop or personal computers, palm pilots, mobile phones, digital cameras

All Other Claims the deductible applicable is **\$100** each and every claim.

3. Standard access to cover rate only applies up until 30 June 2010, if:

- a) Total insured value is less than \$10,000;
- b) The value any one item value is less than \$2,500; and/or
- c) The value any one item of Electronic Equipment is less than \$5,000.

4. Should you have any queries regarding any of the above, or if you have other queries or need assistance, please contact:

*Michelle Shaw*

Jardine Lloyd Thompson Pty Ltd  
Level 15, 500 Collins Street  
Melbourne Vic 3000

Phone: (03) 9613 1470

Fax: (03) 9614 3600

E-Mail: shawm@jlta.com.au

5. Please complete this form and return to Jardine Lloyd Thompson so that a quotation can be provided.
6. A copy of the Product Disclosure Statement and the Policy Wording is available at any time from Jardine Lloyd Thompson.

### **Declaration**

By signing this application form, I confirm that:

- I have read the “important information notice” attached to this application and declare the statements set forth herein are true and correct. I agree this application shall form the basis of and be incorporated into any contract of insurance which may be effected between the insurer and AVI. I acknowledge that my access to the Baggage Policy only becomes active once confirmed by the insurer and access to coverage cannot be “back dated”.
- I understand that access to the cover is only provided if and while I am a volunteer of AVI **AND** from the later of (a) 30 June 2009 and (b) the time this application is received from Jardine Lloyd Thompson Pty Limited (JLT). [*Note: JLT will usually send a Certificate of Confirmation of Access to you within 72 hours of their receipt of your application. Please contact JLT if you have not received the Certificate within this timeframe, as they may not have received your application*];
- I have received, read and understood the AVI Business Travel Insurance Policy Wording and Product Disclosure Statement and understand that AVI is the insured under the Baggage Policy and that my legal right to access the cover (as a defined “Insured Person”) under that policy is pursuant to a right under section 48 of the *Insurance Contracts Act 1984* (Cth) only;
- I understand that (a) AVI is not the insurer; (b) does not guarantee or hold this right on trust for me; (c) does not act on behalf of the insurer; (d) makes no recommendation in relation to this insurance; (e) this insurance is not compulsory; (f) that in order to make a valid claim I must comply with the provisions set out in the policy wording; (g) I understand that the access to cover fee payable by me to JLT is used to cover AVI’s obligation to pay the premium to the insurer for my accessing the cover.

Signature of Applicant: .....

Dated: .....

# Important Information

---

## **AVERAGE CLAUSE – UNDER INSURANCE**

Home buildings and contents, fire, business interruption, industrial special risks and other policies often contain an average clause. This means that you should insure for full value which may be replacement, indemnity or market value depending on the type of insurance cover arranged. If you are under insured your claim may be reduced in proportion to the amount of under-insurance.

## **CHANGE OF RISK OR CIRCUMSTANCES**

Please tell JLT about any changes to your circumstances or business, such as any alteration of risk, location changes, new or changed business activities, as they could affect the insurances.

## **CONFIRMATION OF TRANSACTION**

You may contact JLT by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, JLT will obtain the information for you from the insurer.

## **COOLING OFF PERIOD FOR RETAIL CLIENTS**

If you are a retail client as defined in the Corporations Act 2001 as amended (the 'Act'), you may be entitled to a minimum 14 day cooling-off period during which you may return the insurance policy and receive a refund of the insurance premium paid (less amounts lawfully deducted), subject to the requirements of the Act and the terms and conditions of your policy.

This does not affect any other cancellation rights you may have under your policy.

Please check your policy and schedule upon receipt to be sure you have the cover you require. If the cover does not meet your needs, please contact your Jardine Lloyd Thompson Pty Ltd (JLT) account executive for advice as to your rights.

## **DUTY OF DISCLOSURE**

Before you enter into a contract of general insurance with an insurer, you have a duty under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. The same duty arises on renewal, extension, reinstatement - or variation of the policy. The disclosure required is especially important in matters relating to the physical risk, past claims, cancellation of insurance covers, the imposition of increased premiums, insolvency or criminal convictions. Disclosure is not limited to specific questions in a proposal or matters applying to the insured named in the policy but includes other relevant matters including past business or businesses or private insurances. If you breach the duty, even innocently, the insurer may be able to reduce its liability in respect of a claim or may cancel the contract. If the non-disclosure is fraudulent the insurer may also have the option of avoiding the policy from inception.

## **HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION RIGHTS**

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These "hold harmless" clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

## **INSURING THE INTEREST OF OTHER PARTIES**

If you require the interest of another party to be covered by the policy, you MUST request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy.

## **PRIVACY POLICY**

JLT is committed to the protection of your privacy and is bound by the National Privacy Principles for the handling of your information.

JLT's Privacy Policy can be examined by accessing our website (<http://www.jlta.com.au/>) or by obtaining a copy from your account executive or the JLT Privacy Officer (at Jardine Lloyd Thompson Pty Ltd., 66 Clarence Street, Sydney, NSW, 2000 : or on telephone number (02) 9290 8000).

## **REFUND PREMIUMS**

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, JLT reserves the right to retain all brokerage, fees and charges.

## **SERVICE DIFFICULTIES**

We would like to know if you are not satisfied with our services. If you have any difficulties please contact your account executive or our Complaints Manager. JLT subscribes to Insurance Brokers Dispute Limited, which is a free consumer service, and the General Insurance Broker's Code of Practice. Additional information is available from your local JLT office.

**IF THERE IS ANY PART OF THE ABOVE THAT YOU DO NOT UNDERSTAND OR YOU REQUIRE FURTHER EXPLANATION, PLEASE CONTACT US IMMEDIATELY.**