

# JLT Sport Asset Protect

## Upgrade Application Form



All Australian Rules Football clubs under the umbrella of the National Risk Protection Programme, 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 [www.jltsport.com.au/afl/asset\\_protect](http://www.jltsport.com.au/afl/asset_protect)

Please note: Clubs who share the same club rooms and equipment may purchase Asset Protect on behalf of both clubs.

Please contact JLT Sport 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:					
Address:		State:		Postcode:	
Contact email:			Phone:		
Name of ground / reserve:					
Street address of ground:					
Address:					
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
	<b>The maximum you can claim on any one loss is \$15,000</b>
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  
\$

##### 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?

Yes     No  
\$

##### 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  
\$

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:		Sum Insured \$
<ul style="list-style-type: none"> <li>\$5,000 for stolen alcohol and cigarettes</li> </ul>		
Money		
Blanket cover for theft or loss of money whilst:		Sum Insured \$
<ul style="list-style-type: none"> <li>In Transit anywhere in Australia or in a bank's night safe</li> <li>On the Premises during normal business hours</li> <li>On the Premises outside normal business hours that is not locked in a safe or strong room. (Max \$1,000)</li> <li>On the Premises whilst contained in a locked safe</li> <li>At an authorised person's residence</li> </ul>		
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 JLT Sport.	

## Section F: Important Information

### Policy wording and conditions:

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

#### Collection Statement Under Privacy Act 1988

In accordance with the Privacy Act 1988 (and subsequent amendments), we, JLT (and our subsidiaries and related entities) draw your attention to the following:

- We may collect personal information about you in connection with our services.
- We collect 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 JLT products or services. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984, the Marine Insurance Act 1909 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 JLT related Group companies.
- By providing the information requested you agree to us collecting, using and disclosing your personal information as outlined in this Collection Statement.
- If you do not provide all or part of the information requested, we may be unable to provide the required services and you may prejudice your insurance cover.
- You have the right to request access to, and correct, any personal information that we hold about you, subject to the provisions of the Privacy Act 1988.
- To assist us in maintaining correct records we ask you to inform us of any changes in your personal information provided, as they occur.
- 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 1988, you must obtain any necessary consents from the person concerned.
- Our Privacy Policy can be made available on request or can be accessed on our website ([www.jlta.com.au](http://www.jlta.com.au)).
- For further information contact your account executive or the JLT Privacy Officer:  
Jardine Lloyd Thompson Pty Ltd, PO Box 464, WINSTON HILLS, NSW 22153, Telephone: 1300 130 373

#### 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.

#### New Business

Where you are entering into this policy for the first time (that is, it is new business and is not being renewed, varied, extended or reinstated) you must tell us everything you know, or could be reasonably expected to know, in answer to the specific questions we ask. When answering our questions you must be honest.

#### Who needs to tell us

It is important that you understand that you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

#### If you do not tell us

If you do not answer our questions in this way, we may refuse or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never being in force.

#### Renewals, variations. Extensions and reinstatements

Once your policy is entered into and is no longer new business then your duty of disclosure to us changes. You are required before you renew, vary, extend or reinstate your policy, to tell us everything you know, or could be reasonably expected to know, which is relevant to our decision whether to renew, vary, extend or reinstate the contract of insurance and, if so, on what terms.

You do not have to tell us about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that we know or should know in the ordinary course of our business as an insurer; or
- which we indicate we do not want to know.

#### If you do not tell us:

If you do not comply with your duty of disclosure we may reduce or refuse to pay a claim or cancel your policy. If your non-disclosure is fraudulent we may refuse to pay a claim and treat this policy as never being in force.

#### Policy details

For full details of cover, please refer to the Product Disclosure Statement which sets out the terms and conditions of cover offered. This is available from your Account Manager

Please forward a copy of this completed form to:

JLT Sport  
PO BOX 464  
WINSTON HILLS NSW 2153  
Fax: (02) 8824 1690  
Email: [jlt sport@jlta.com.au](mailto:jlt sport@jlta.com.au)

For more information, visit the JLT Sport website: [www.jltsport.com.au/assetprotect](http://www.jltsport.com.au/assetprotect) or call 1300 130 373



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