



# Hospitality Liability

*Bistro Restaurants Renewal Declaration*

V1120

## Important Notices

**PEN UNDERWRITING PTY LTD**  
ABN 89 113 929 516 AFSL 290518

### **YOUR DUTY OF DISCLOSURE**

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### **If you do not tell us something**

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed

### **PRIVACY**

Pen Underwriting and the Insurer(s) handle your personal information with care and in accordance with the Privacy Act 1988 and the Australian Privacy Principles. We collect personal information about you to provide you with insurance and insurance related services. We may disclose your personal information to third parties for the purposes described in our Privacy Policy, including related entities, insurers, reinsurers, agents and service providers, some of whom may be located in the United States of America, United Kingdom, Singapore, Germany, Sweden and India. By asking us to provide you with insurance and insurance related services, you consent to the collection, use and disclosure (including overseas disclosure) of your personal information for the purposes described in our Privacy Policy. Where you provide personal information about others, you represent to us that you have made them aware of that disclosure and of our Privacy Policy and that you have obtained their consent. If you do not consent to provide us with the personal information that we request, or withdraw

your consent to the use and disclosure of your personal information at any stage, we may not be able to offer you the products or provide the services that you seek. For information about how to access and or correct the personal information we hold about you or if you have any concerns or complaints, ask us for a copy of our Privacy Policy or visit <https://www.penunderwriting.com.au/important-information/>.



**3. Contractors**

Do you use contractors or sub-contractors?  Yes  No

If **Yes**, please advise:

(a) Activities: .....

(b) Annual Cost: \$ .....

(c) Do they hold their own insurance and provide written confirmation?  Yes  No

(d) Do you use labour hire workers?  Yes  No

If **Yes**, please advise:

(i) Occupation: .....

(ii) Annual Payments \$ .....

**4. Total Turnover – Please provide breakdown where applicable**

	This Financial Year	Next Financial Year (estimated)
Food	\$	\$
Alcohol	\$	\$
Other: _____	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>

Please provide turnover as a percentage split by state:

NSW	VIC	QLD	SA	WA	TAS	NT	ACT	Other
____%	____%	____%	____%	____%	____%	____%	____%	____%

**5. Business Operations Details**

(a) Indemnity Limit Required: .....

(b) Public & Products Liability: \$ ..... any one occurrence

(c) Do you or your staff serve alcohol to guests?  Yes  No

(d) What role does the licensee have in regards to responsible service of alcohol?  
.....

**6. Give details of any agreements you have made under which you have:**

(a) Accepted Liability which would not normally be your responsibility: .....

(b) Given away your legal rights of recovery from other parties: .....

**7. Goods in Care, Custody and Control**

The Standard Sum Insured is \$50,000 for this limit, do you require a higher limit?  Yes  No

If **Yes**, what limit and what is the cover required for?

(a) Description of goods: .....

(b) Value of goods: .....

**8. Claims**

- (a) Have any events occurred that may give rise to a claim that has not been advised to Pen Underwriting?  Yes  No

If **Yes**, please provide details: .....

- (b) Was this liability cover insured with an underwriter other than Pen Underwriting during the last **5 years**?  Yes  No

If **Yes**, please provide details of updated claims experience for this preceding period on Insurer letterhead.

**DECLARATION**

I declare that:

- I have read and understood the Important Notices accompanying this Renewal Declaration
- I am authorised by each of the Applicant(s) to sign this Renewal Declaration
- The statements in this Renewal Declaration are true and complete and no material information has been withheld
- I have diligently made all necessary enquiries in order to comply with the Duty of Disclosure
- I have read the Pen Underwriting Privacy Statement on this renewal Declaration and consent to the use, disclosure and obtaining of personal information about the Insured for the purposes shown in the Privacy Statement
- Where I have provided information about another individual, that individual has been made aware of that fact and of the Pen Underwriting Privacy Statement
- I acknowledge that Pen Underwriting relied on the information and representations in this Renewal Declaration and otherwise made by me or on behalf in relation to this insurance
- Except where indicated to the contrary, I understand that any statement made in this Renewal Declaration will be treated as a statement made by all persons to be insured
- I undertake to notify Pen Underwriting of any material alternation to the information contained in this Renewal Declaration prior to inception of the proposed insurance
- I understand that no insurance is in place until such time as Pen Underwriting has confirmed acceptance of the proposed insurance

Signature:.....

Date: .....

Full Name:.....

Title: .....