

SUBWAY INSURANCE PROPOSAL FORM

Phone: 1300 307 365
Email: subway.australia@marshadvantage.com
Address: 727 Collins Street, Melbourne VIC 3008
Postal: GPO Box 1229 Melbourne VIC 3000

YOUR DETAILS

Contact name: _____

Date business established: _____ Number of employees: _____

Business name: _____

Development agent: _____ ABN: _____

Phone number: _____ Fax number: _____ Email: _____

Current insurer: _____ Inception date of insurance: _____

Postal address: _____ State: _____ Postcode: _____

PROPERTY SCHEDULE

Premises address 1: _____ State: _____ Postcode: _____

Premises address 2: _____ State: _____ Postcode: _____

Premises address 3: _____ State: _____ Postcode: _____

WHAT YOU'D LIKE TO INSURE

PLEASE SPECIFY WHICH AREAS OF THE POLICY YOU WOULD LIKE TO INSURE

	PREMISES 1	PREMISES 2	PREMISES 3
1. Property	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Building:	\$ _____	\$ _____	\$ _____
— Contents/stock:	\$ _____	\$ _____	\$ _____
2. Burglary	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Contents/stock (excluding tobacco/alcohol):	\$ _____	\$ _____	\$ _____
3. Money	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Sum insured (blanket cover):	\$ _____	\$ _____	\$ _____
4. Glass	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Glass:	\$ <u>REPLACEMENT VALUE</u>	\$ <u>REPLACEMENT VALUE</u>	\$ <u>REPLACEMENT VALUE</u>
— Signage:	\$ _____	\$ _____	\$ _____

5. Business Interruption	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Annual takings less cost of goods and services:	\$ _____	\$ _____	\$ _____
— Outstanding accounts receivable (optional):	\$ _____	\$ _____	\$ _____
— Additional increased cost of workings (optional):	\$ _____	\$ _____	\$ _____
6. Liability	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Public & products liability	\$20,000,000 <input type="checkbox"/>	\$20,000,000 <input type="checkbox"/>	\$20,000,000 <input type="checkbox"/>
— Goods in care, custody & control:	\$250,000 <input type="checkbox"/>	\$250,000 <input type="checkbox"/>	\$250,000 <input type="checkbox"/>
— Estimated annual turnover (required):	\$ _____	\$ _____	\$ _____
7. Breakdown of Machinery	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Blanket cover:	\$ _____	\$ _____	\$ _____
— Number of items:	\$ _____	\$ _____	\$ _____
— Deterioration of stock (optional):	\$ _____	\$ _____	\$ _____
8. Electronic Equipment	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Electronic plant sum insured:	\$ _____	\$ _____	\$ _____
— Electronic data and electronic data media sum insured:	\$ _____	\$ _____	\$ _____
9. Employee Dishonesty	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Sum insured:	\$ _____	\$ _____	\$ _____

COMBINED LIMIT

10. Goods in Transit	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Limit any one loss – fire, collision and overturning:	\$ _____
— Estimated annual sendings:	\$ _____
11. Tax Probe Section	Yes <input type="checkbox"/> No <input type="checkbox"/>
— Sum insured:	\$10,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$100,000 <input type="checkbox"/>
— Number of directors:	_____
— Has the business had any previous tax audits:	Yes <input type="checkbox"/> No <input type="checkbox"/>
12. Portable and Valuable Items	Yes <input type="checkbox"/> No <input type="checkbox"/>

ITEM	PREMISES 1, 2 OR 3	SERIAL NUMBER	SUM INSURED
1.	_____	_____	\$ _____
2.	_____	_____	\$ _____
3.	_____	_____	\$ _____
4.	_____	_____	\$ _____
5.	_____	_____	\$ _____
6.	_____	_____	\$ _____

PLEASE ATTACH ADDITIONAL ITEMS SEPARATELY.

PROPERTY INFORMATION

	PREMISES 1	PREMISES 2	PREMISES 3
1. Are you the:	Complex owner <input type="checkbox"/> Owner/occupier <input type="checkbox"/> Lessee <input type="checkbox"/>	Complex owner <input type="checkbox"/> Owner/occupier <input type="checkbox"/> Lessee <input type="checkbox"/>	Complex owner <input type="checkbox"/> Owner/occupier <input type="checkbox"/> Lessee <input type="checkbox"/>
2. Building type:	Shopping mall <input type="checkbox"/> Strip mall <input type="checkbox"/> Industrial complex <input type="checkbox"/> Commercial dual occupancy <input type="checkbox"/> Free standing commercial building <input type="checkbox"/>	Shopping mall <input type="checkbox"/> Strip mall <input type="checkbox"/> Industrial complex <input type="checkbox"/> Commercial dual occupancy <input type="checkbox"/> Free standing commercial building <input type="checkbox"/>	Shopping mall <input type="checkbox"/> Strip mall <input type="checkbox"/> Industrial complex <input type="checkbox"/> Commercial dual occupancy <input type="checkbox"/> Free standing commercial building <input type="checkbox"/>
3. Construction:			
— Walls:	Stone <input type="checkbox"/> Concrete <input type="checkbox"/> Brick <input type="checkbox"/> Weather board <input type="checkbox"/> Iron or steel <input type="checkbox"/> Timber <input type="checkbox"/> EPS (expanded polystyrene panel) <input type="checkbox"/>	Stone <input type="checkbox"/> Concrete <input type="checkbox"/> Brick <input type="checkbox"/> Weather board <input type="checkbox"/> Iron or steel <input type="checkbox"/> Timber <input type="checkbox"/> EPS (expanded polystyrene panel) <input type="checkbox"/>	Stone <input type="checkbox"/> Concrete <input type="checkbox"/> Brick <input type="checkbox"/> Weather board <input type="checkbox"/> Iron or steel <input type="checkbox"/> Timber <input type="checkbox"/> EPS (expanded polystyrene panel) <input type="checkbox"/>
— Roof:	Cement/concrete <input type="checkbox"/> Tile <input type="checkbox"/> Iron or steel <input type="checkbox"/> EPS (expanded polystyrene panel) <input type="checkbox"/>	Cement/concrete <input type="checkbox"/> Tile <input type="checkbox"/> Iron or steel <input type="checkbox"/> EPS (expanded polystyrene panel) <input type="checkbox"/>	Cement/concrete <input type="checkbox"/> Tile <input type="checkbox"/> Iron or steel <input type="checkbox"/> EPS (expanded polystyrene panel) <input type="checkbox"/>
— Floor:	Concrete slab <input type="checkbox"/> Timber <input type="checkbox"/> Other (please specify) <input type="checkbox"/>	Concrete slab <input type="checkbox"/> Timber <input type="checkbox"/> Other (please specify) <input type="checkbox"/>	Concrete slab <input type="checkbox"/> Timber <input type="checkbox"/> Other (please specify) <input type="checkbox"/>
— Age of building:			
4. Is the building heritage listed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Fire protection:	Fire alarms <input type="checkbox"/> Fire sprinkler system <input type="checkbox"/> Thermal detectors <input type="checkbox"/> Off-site monitoring <input type="checkbox"/> Fire blanket <input type="checkbox"/> Fire extinguishers <input type="checkbox"/> Smoke detectors <input type="checkbox"/> Hoses/hydrants <input type="checkbox"/>	Fire alarms <input type="checkbox"/> Fire sprinkler system <input type="checkbox"/> Thermal detectors <input type="checkbox"/> Off-site monitoring <input type="checkbox"/> Fire blanket <input type="checkbox"/> Fire extinguishers <input type="checkbox"/> Smoke detectors <input type="checkbox"/> Hoses/hydrants <input type="checkbox"/>	Fire alarms <input type="checkbox"/> Fire sprinkler system <input type="checkbox"/> Thermal detectors <input type="checkbox"/> Off-site monitoring <input type="checkbox"/> Fire blanket <input type="checkbox"/> Fire extinguishers <input type="checkbox"/> Smoke detectors <input type="checkbox"/> Hoses/hydrants <input type="checkbox"/>
6. Security:	Back to base monitored security alarm <input type="checkbox"/> Bars/grilles on all windows <input type="checkbox"/> Deadlocks on all external doors <input type="checkbox"/> No opening windows <input type="checkbox"/> Local security alarm <input type="checkbox"/> Bars/grilles on all doors <input type="checkbox"/> Security intercom <input type="checkbox"/> Camera surveillance <input type="checkbox"/> Keyed locks on all windows <input type="checkbox"/>	Back to base monitored security alarm <input type="checkbox"/> Bars/grilles on all windows <input type="checkbox"/> Deadlocks on all external doors <input type="checkbox"/> No opening windows <input type="checkbox"/> Local security alarm <input type="checkbox"/> Bars/grilles on all doors <input type="checkbox"/> Security intercom <input type="checkbox"/> Camera surveillance <input type="checkbox"/> Keyed locks on all windows <input type="checkbox"/>	Back to base monitored security alarm <input type="checkbox"/> Bars/grilles on all windows <input type="checkbox"/> Deadlocks on all external doors <input type="checkbox"/> No opening windows <input type="checkbox"/> Local security alarm <input type="checkbox"/> Bars/grilles on all doors <input type="checkbox"/> Security intercom <input type="checkbox"/> Camera surveillance <input type="checkbox"/> Keyed locks on all windows <input type="checkbox"/>

GENERAL UNDERWRITING QUESTIONS

In the last 5 years have you, either alone, in partnership or directorship:

– Suffered any loss or damage under any commercial business insurance policy (excluding Motor): Yes No

MONTH & YEAR	CAUSE	DESCRIPTION	VALUE
			\$
			\$
			\$

– Had any insurance declined or cancelled, proposal/application declined, renewal refused, claim declined, special conditions or excess imposed by an insurer? Yes No

MONTH & YEAR	DESCRIPTION	NAME OF INSURER

– Ever been declared bankrupt, insolvent or had a liquidator appointed? Yes No

– Ever been convicted of a criminal offence? Yes No

DECLARATION OF APPLICANT

The information I/we have provided in this application form and any other attachments that form part of this insurance are true and correct. I/We authorise Marsh Advantage Insurance Pty Ltd ABN 31 081 303 IAFSL 238369 on behalf of the insurer to deal with any matter in connection with this application and the proposed contract of insurance.

I/we authorise Marsh Advantage Insurance Pty Ltd and or the relevant insurers to disclose this information to other organisations where it is necessary to assist them in providing their services. I/we are aware that recipients will typically be the Subway Systems Australia Pty Ltd at the time of applying for this insurance, reinsurers, other insurance intermediaries, investigators, lawyers, loss adjusters and the insurers related companies- both in Australia and overseas. I/we are aware that these organisations in turn may need to disclose the information to other such third parties, but are aware the insurer will limit their use and disclosure to the purpose or purposes for which the information was supplied (unless we consent): I/we authorise the use of the information for administrative purposes such as processing applications for insurance. I/we authorise the relevant insurer and/or its subsidiaries to give or obtain from any other insurer or the Insurance Reference Bureau any information relating to this insurance for any other insurance I/we have held or claim I/we have made.

Applicant Name: _____ Title: _____

Applicant Signature: _____ Date: _____

DO YOU REQUIRE ANY OTHER CLASSES OF INSURANCE?

For assistance with any other class of insurance, including, but not limited to, the below mentioned products, please provide the below information or contact your Marsh Advantage Insurance adviser on 1300 307 563.

CLASS	CURRENT INSURER	EXPIRY DATE/TERMS
Management Liability		
Workers' Compensation		
Commercial Motor		
Other		

IMPORTANT NOTICES

DISCLOSURE

Your Duty of Disclosure - contracts of general insurance subject to the *Insurance Contracts Act 1984*.

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.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance:

- Your duty, however, does not require disclosure of matters.
- That diminish the risk to be undertaken by the insurer.
- That are of common knowledge.
- That your insurer knows or, in the ordinary course of its business, ought to know.
- As to which compliance with your duty is waived by the insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim, or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Please note that your duty to disclose applies also when you amend, alter, vary or endorse a policy.

YOUR DUTY OF DISCLOSURE – OTHER CONTRACTS

Please note that in relation to policies which are not governed by the *Insurance Contracts Act 1984* such as marine insurance (other than marine inland transit insurance and pleasure craft insurance) and insurance required by statute, the insured still owes a duty of disclosure to the insurer. This is a duty to disclose to the insurer before the contract is concluded, every material circumstance which is known to the insured. Every circumstance is material which would influence the judgment of a prudent insurer in fixing the premium or determining whether they will take the risk. The insurer may avoid the contract from inception if the insured fails to make such disclosure. In the case of insurance required by statute, such as compulsory third party motor vehicle insurance, the insurer may have rights of recovery against the insured in the event of misrepresentation, misstatement or non-disclosure.

DISCLOSURE – SUBSIDIARY & ASSOCIATED COMPANIES

Your Duty of Disclosure - cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

UTMOST GOOD FAITH

Every insurance contract is subject to the doctrine of utmost good faith, which requires that parties to the contract should act toward each other honestly and fairly, avoiding any attempt to deceive in assuming and performing contractual obligations.

Failure to do so on the part of the insured may permit the insurer to refuse to pay a claim or to cancel the policy or both.

CHANGE OF RISK OR CIRCUMSTANCE

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

- Mergers or acquisitions.
- Changes in occupation or location.
- New products or services.
- New overseas activities.

If you are in doubt as to whether to notify your insurer of a change in business operations, please consult Marsh Advantage Insurance.

Please note that your duty to disclose applies also when you amend, alter, vary or endorse a policy.

SUBROGATION

Some policies contain provisions that either exclude or reduce the insurer's liability for a claim if you waive or limit your rights to recover damages from another party in relation to any loss.

You may prejudice your rights with regard to a claim if, without the prior agreement from your insurers, you make any agreement with a third party that will prevent the insurer from recovering the loss from that, or another party.

If you have such agreements, we may be able to negotiate with the insurer to permit them and therefore we request you advise Marsh Advantage Insurance of their existence.

Examples of such agreements are the "hold harmless" clauses which are often found in leases, in maintenance or supply contracts from burglar alarm or fire protection installers and in repair contracts. If you are in doubt, please consult Marsh Advantage Insurance.

UNNAMED PARTIES

Most policy conditions will exclude indemnity to other parties (e.g. mortgagees, lessors, principals, etc.) unless their interest is properly noted on the policy.

If you require the interest of a party other than the named insured to be covered, you must specifically request this.

PRIVACY NOTICE

Marsh Advantage Insurance Pty Ltd (“Marsh Advantage Insurance”) and the insurers that Marsh Advantage Insurance place your insurance with (“Insurer”) are bound by the requirements of the *Privacy Act 1988* as amended by the *Privacy (Private Sector) Act 2000* (“the Act”), which sets standards on the collection, use, disclosure and handling of personal information.

Personal information is essentially information about individuals where the individual can be identified. It may include information such as your name, contact details, age, insurance history or financial details. Sensitive information is a particular kind of personal information and includes information about an individual’s health; racial or ethnic origins; membership of political, professional or trade associations; political opinions or philosophical or religious beliefs; criminal record; or sexual preferences.

Marsh Advantage Insurance and your insurers disclose personal information to third parties both in Australia and overseas, where it is believed necessary for us to provide our services to the professional standard you expect. These parties may include (but are not limited to) insurers, reinsurers and other intermediaries. All parties may also disclose this information, as needed, to employers, health workers, investigators, lawyers, loss adjusters and to government departments if required by law to do so.

Where practical, information will be collected from individuals directly, however sometimes it may be collected indirectly by way of a representative. When you give Marsh Advantage Insurance or your Insurer personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes for which we use it, the types of third parties we disclose it to and how they can access it (as described in this notice).

If it is sensitive information we rely on you to have obtained their consent to these matters. If you have not done these things, you must tell us before you provide the relevant information.

Where required you can access the personal information you provided to Marsh Advantage Insurance, and we can also facilitate you accessing the information supplied to your insurers through us by contacting:

The Privacy Officer
Marsh Advantage Insurance
ABN 31 081 358 303
PO Box H176, Australia Square NSW 1215
Ph: 02 8864 7688 | Email: privacy.australia@marsh.com

AVERAGE / CO INSURANCE

Some policies contain an average/co-insurance clause, which means that you must insure for the full value of the property insured. If you under insure, your claim may be reduced in proportion to the amount of the under insurance.

The calculation of “full value” for the purposes and application of the average/ co-insurance clause varies from policy to policy. These variables must be taken into account when calculating the “full value” of your property and you are asked to check with your contact in Marsh Advantage Insurance in order to review these if you are in any doubt. For example, you may need to establish with us:

- The date from which average/co-insurance would apply - is it the date of loss/ damage or the date of commencement of your current policy?
- The type of cover - for example, if your policy is arranged so that cover is on a “maximum loss” basis, then any average/co-insurance clause will still relate to the full value of the property insured.
- The most critical factor in determining the full value of the property insured is the basis of valuation - is the property insured on the basis of “indemnity” or “reinstatement /replacement”?
- “Indemnity” means - placing the insured in the same financial position after the loss, as applied before the loss i.e., the insured does not receive new for old.
- “Reinstatement/replacement” means - replacing the property destroyed or restoring the damage in new materials without any deduction for depreciation.

The basis of valuation applicable to your policy is specified in documentation provided to you.

A simple example, illustrating the basic principle, application and effect of the average/co-insurance clause is as follows:

■ Full Value at policy commencement date	\$1,000,000
■ Sum Insured at policy commencement date	\$700,000
■ \$700K/\$1M – insurer pays 70% of any insured loss and insured retains balance of 30%	
— Amount of claim, say	\$100,000
— Amount payable by Insurers as a result of the application of average/co-insurance (being 70% of \$100,000)	\$70,000

About Marsh Advantage Insurance: Marsh Advantage Insurance is a leading provider of insurance broking services for businesses across Australia. Our company is built on a culture dedicated to understanding the risk and insurance needs of local and national businesses that operate in our cities, regions and communities. We are driven by a commitment to deliver industry leading service and value for our clients.

Marsh Advantage Insurance sits alongside Marsh as part of Marsh & McLennan Companies, a global team of professional services firms offering clients advice and solutions in the areas of risk, strategy and human capital.

Copyright 2016 Marsh Ltd. All rights reserved. 16-3105MAI