

Corporate Travel Declaration

YOUR 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.

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 any matter:

- that is common knowledge;
- that diminishes the risk to be undertaken by the insurer;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which, compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If, however, your non disclosure is fraudulent, the insurer may also have the option of voiding the contract.

Insured

Situation

Policy Expiry Date

Traveller Categories:

Death & Capital Benefit

Weekly Injury Benefit

Aggregate Limit:

A) Any one Period

B) Non Scheduled Aircraft

Flights on non-scheduled Aircraft

Medical/Evacuation Limits

Medical Expenses

Emergency Assist

Cancellation & Curtailment

Loss of Deposits

Personal Property Limits

Baggage

Electronic Equipment

Deprivation of Baggage

Money/Travel Documents



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FINANCIAL SERVICES GUIDE

At Civic Insurance Brokers, we aim to make you feel totally at ease with the services we offer. In doing so we are providing you with this easy-to-understand Financial Services Guide. It is designed to answer your frequently asked questions. If you'd like more information or clarification, please don't hesitate to contact us.

The Australian Securities and Investments Commission (ASIC) requires us to provide retail clients with a Financial Services Guide, before we provide any advisory services.

Our Financial Services Guide is designed to assist you in deciding whether or not to use any of the services offered in the Guide. It contains information about remuneration paid to us in relation to the services offered and what to do if you have a complaint about our services.

If you are a retail client and you proceed to deal with us, you will also be provided with other documentation including Statements of Advice, Product Disclosure Documents or other regulated documents.

A Statement of Advice comprehensively details important information about the recommendations we are making to you in relation to the provision of Financial Services.

Where we are recommending a particular financial product, you may also receive a Product Disclosure Statement.

A Product Disclosure Statement contains important information about the financial products being recommended.

Additional Benefit Limits

Personal Liability

Rental Vehicle Excess

Missed Transport Connect

Kidnap & Extortion

Hijack & Detention (Daily)

Estimated Trips Declaration

Overseas:

Estimated Trips

Average Duration

Domestic:

Estimated Trips

Average Duration

I, Declare that the information on this Questionnaire is valid as of :

I am also not aware of any claims matters:



Civic Insurance Brokers

AFSL 228943