



liability insurance & underwriting specialists

## EPSILON UNDERWRITING AGENCIES PTY LTD

Tel No. 02 9299 3466. Fax No. 02 9299 3488 email: pos@epsiloninsurance.com

### TYRE RETREADERS APPLICATION

Should cover be offered and accepted, Epsilon Underwriting Agencies Pty Limited will be effecting this cover as Agent for the insurer, Liberty International Underwriters ("LIU"), a Member of Liberty Mutual Group, and not for or on behalf of the insured person.

LIU is authorised and regulated by Australian Prudential Regulation Authority.

<b>1. Full Name of Insured:</b>	
<b>2. Address of Tyre Retreader:</b>	
<b>3. How long has the insured been operating the Retreader?</b>	
<b>4. Is the Insured a member of The Australian Tyre Dealers and Retreaders Association?</b>	YES / NO (please circle)

<b>4. Annual Turnover</b>	
<b>Passenger Retreads:</b>	\$
<b>Non-Passenger Retreads:</b>	\$
<b>Locally sourced Tyre Sales:</b>	\$
<b>Imported Tyre Sales:</b>	\$
<b>Service Work:</b>	\$
<b>Other:</b>	\$
<b>TOTAL TURNOVER:</b>	\$





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### Declaration

I declare that:

1. The answers given above and documents submitted represent the true position and have been completed after due enquiry;
2. I have not withheld any material information or any matter relevant to the decision of Epsilon as to whether to accept this risk;
3. I agree that this proposal and any accompanying documents shall form or partly form the basis of the Policy;
4. The person signing this proposal is duly authorised to sign on behalf of the Insured.

Signature(s): \_\_\_\_\_

Date: \_\_\_\_\_

Title/Position \_\_\_\_\_

**YOUR DUTY TO DISCLOSE.** Your attention is drawn to Section 21 of the Insurance Contracts Act 1984 (Commonwealth) which provides, in relation to your duty of disclosure, as follows:

Section 21(1) Subject to this Act, an Insured has a duty to disclose to the Insurer, before the relevant contract of insurance is entered into, every matter that is known to the Insured being a matter that:

- (a) the Insured knows to be a matter relevant to the decision of the Insurer whether to accept the risk, and if so, on what terms, or
- (b) a reasonable person in the circumstances could be expected to know to be a matter so relevant.

Section 21(2) The duty of disclosure does not require the disclosure of a matter:

- (a) that diminishes the risk,
- (b) that is of common knowledge
- (c) that the insurer knows or in the ordinary course of his/her business as an insurer ought to know, or
- (d) as to which compliance with the duty of disclosure is waived by the Insurer.

Section 21(3) Where a person:

- (a) fails to give an answer, or
- (b) gives an obviously incomplete or irrelevant answer to a question included in a proposal form about a matter, the Insurer shall be deemed to have waived compliance with the duty of disclosure in relation to the matter.

**PRIVACY NOTICE.** We are bound by the Privacy Act and its associated National Privacy Principles when we collect and handle your personal information. We collect personal information in order to provide our services and products.

We also pass it to third parties involved in this process such as our reinsurers, agents, loss adjusters and other service providers.

You can seek access to and if necessary, correct your personal information by contacting our Privacy Officer.

When you give us personal or sensitive information about other individuals, we rely on you to have made or make them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties that we disclose it to and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done either of these things, you must tell us before you provide the relevant information.