



ARTISAN[®]
UNDERWRITING



www.artisanuw.com.au



Important Notice

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 anything

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.

Claims made policy

The Policy is issued on a claims made and notified basis. This means that the Policy only covers the Insured for claims first made against the Insured during the Period of Insurance and notified to us during the Period of Insurance. Section 40(3) of the Insurance Contracts Act 1984 may provide additional rights at law. That section provides that where the insured gave notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but during the period of insurance, the insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the period of insurance.

Retroactive date

The proposed insurance may be limited by a Retroactive Date. If so, the policy will not cover any claims or circumstances arising from any events, services, activities, errors or omissions or conduct prior to the Retroactive Date.

Subrogation

Where you have prejudiced Artisan Underwriting Pty Ltd (including its Insurers or underwriters) rights to recover a loss from another party, this may have the effect of excluding or limiting the Underwriters liability in respect of that loss.

Privacy Notice

We safeguard your privacy and the confidentiality of your personal information and are committed to handling your personal information in a responsible way. We will abide by the Privacy Act 1988 (Cth) (the 'Act') including the Australian Privacy Principles which are set out in the Act. We have developed a Privacy Policy that sets out how we collect, store, use and disclose your personal information. Please refer to our website below for a copy of our Privacy Policy.

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MORTGAGE AND FINANCE PROFESSIONALS PI RENEWAL PROPOSAL



PART A – INSURED DETAILS

1. Insured Entities	Date Incorporated	ABN



PART B – INCOME AND ACTIVITIES

2. Please provide gross Fees/Turnover, including gross fees paid to sub-contractors.

Location	Previous 12 months	Last 12 months	Next 12 months
Australia	\$	\$	\$
Other (exc USA/Canada)	\$	\$	\$
USA/Canada	\$	\$	\$
Total	\$	\$	\$

3. Stamp Duty Declaration – Please provide a percentage breakdown of fees/turnover by location as follows

NSW	VIC	QLD	SA	WA	ACT	TAS	NT	O/S
%	%	%	%	%	%	%	%	%

4. Are there any activities or services which were undertaken which were not disclosed in last year's proposal form?

No Yes If Yes, please provide details:

5. Is the Insured aware of any changes in activity, services or structure that will occur in the coming next 12 months?

No Yes If Yes, please provide details:

6. Does the Insured do background checks, references and policy checks on all employees?

No Yes If No, please provide details:

7. Please provide as a percentage of income (gross fees), the below activities undertaken for the last 12 months

Activities	Last Financial Year	This Financial Year
1. Mortgage Broking	%	%
2. Mortgage Origination	%	%
3. Mortgage Management	%	%
4. Finance Broking	%	%
5. Leasing and Hire Purchase	%	%
6. Chattel	%	%
7. Mezzanine	%	%
8. Insurance Referrals	%	%
9. Insurance Broking	%	%
10. Arranging of Deposit Bonds	%	%
11. Other (please specify)	%	%
Total	%	%

8. Of the loans you arrange finance for, please advise the overall percentage split of loan type:

Loan Type	Percentage arranged
1. Residential	%
2. Commercial	%
3. Industrial	%
4. Industrial	%
5. Plant and Equipment	%
6. Investment Property	%
7. Developments / Construction	%
8. Refinancing	%
9. Other (please provide full details)	%
Total	100%

9. Please advise the sources of finance used:

Financiers	Percentage provided
Banks	%
Non-Bank Financial Institutions (eg. Credit Unions, Building Societies, etc)	%
Non-Bank Lenders	%
Managed Investment Schemes (eg. Solicitors Funds)	%
Private Credit Providers	%

10. What percentage of loans arranged fall within the following categories:

Loan to Value Ratios	Percentage Arranged
> 95% LVR	
90% to 95% LVR	
80% to 90% LVR	
0% to 80% LVR	

11. Does the Insured have authority to approve or settle loans on behalf of lenders?

No Yes

If Yes, please provide full details including Delegated Loan Authority for each lenders that the Insured has agreements in place, including full details of segregation of duties, peer review and sign off procedures of those who sign off on the loans?

12. Has any lender revoked their agreement with the Insured (including its subsidiaries or previous companies) to provide loan applications?

No Yes If Yes, please provide details:



PART C – CLAIMS AND CIRCUMSTANCES DECLARATION

13. After full inquiry, is the Insured aware of any circumstance or incident which may give rise to a claim against the Insured or its partners/principals/directors or employees?

No Yes If Yes, please provide details:

14. After full enquiry has any claim been made against the proposed Insured or any principal, partner, director or employee of the Insured whilst in this or any other business?

No Yes If Yes, please provide details:



PART E – DECLARATION

Please Note: Signing the Declaration does not bind either the proposed Insured or the Insurer to execute this or any insurance whatsoever.

By signing this Declaration, the Insured declares that all necessary inquiries into the accuracy of the responses given in this proposal have been made and the Insured confirms that the statements and particulars given in this proposal are true, accurate and complete and that no material facts have been omitted, misstated or suppressed. The Insured agrees that if any of the information changes between the date of this proposal and the inception date of the insurance to which this proposal relates, the Insured will give immediate notice thereof to the Artisan Underwriting Pty Ltd (Artisan).

The Insured acknowledges receipt of the Important Notice, Privacy Notice and Duty of Disclosure information contained in this proposal and confirms they have read and understood the content of them. The Insured consents to Artisan Underwriting Pty Ltd collecting, using and disclosing personal information as set out in Artisan's Privacy Notice in this proposal and the policy.

If the Insured has provided or will provide information to Artisan about any other individuals, the Insured confirms that they are authorized to disclose the other individual's personal information to Artisan and give the above consent on their behalf.

The signatory below confirms that they are authorized by the Insured (and its subsidiaries, previous businesses, partners/principals/directors if applicable) to complete this proposal form and to accept quotation terms for this insurance on behalf of the Insureds (and its subsidiaries, previous businesses, partners/principals/directors) behalf.

Signed	
Name of Partner(s) or Director (s)	
On behalf of	
Date	/ /



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