



Personal Accident Insurance Application for Australian Trainers' Association (ATA) Members

Name :

Address :

Contact Details : (Phone) (Email)

Date of Birth :

Gender : Male Female

Weight : **Height :**

ATA Membership No:

Occupation / Activities : Training including Riding Training excluding Riding

Do you have any other paid employment ? If so, please provide details:

DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the contract of insurance is entered into. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that: reduces the risk insured, or is common knowledge, or the insurer knows or should know as an insurer; or the insurer waives your duty to tell them about.

If you do not tell us something:

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

If you are in any doubt as to the extent of the duty of disclosure or whether a piece of information ought to be disclosed, just contact your Marsh Client Risk Adviser.

SCHEDULE OF BENEFITS (COVER - 24 HOURS / 365 DAYS)

Based on the information below, please circle which level of cover you would like

Bronze	Silver	Gold
Weekly Benefits – Bodily Injury	\$500	(Bronze)
	\$750	(Silver)
	\$1,000	(Gold)
Excess period (days) 7	Benefit Period (weeks) 52	
Fractured Bones Lump Sum Benefits	\$5,000	(Bronze)
	\$6,000	(Silver)
	\$7,500	(Gold)

INSURANCE AND MEDICAL HISTORY

- 1. Do you now have or are you applying for any other personal accident and/or sickness insurance other than ATA? **YES NO**
- 2. Have you ever had any accident, sickness or life proposal declined or cover under any policy rated up, cancelled, renewal refused or any special conditions imposed? **YES NO**
- 3. Have you ever claimed for an accident or sickness benefit under any Insurance Policy? **YES NO**
- 4. Have you ever had medical or surgical or other advice, treatment, been confined to hospital or undergone any blood or other tests in the last five years? **YES NO**

INSURANCE AND MEDICAL HISTORY If 'Yes' was answered to any of the questions above please give details here: *(If insufficient space please attach separate sheet.)*

.....

.....

Acceptance of this insurance by Chubb Insurance Limited is subject to approval of this application.

Declaration By Covered Person

I hereby declare and acknowledge that:

- 1. I have read and understand the duty of disclosure.
- 2. The answers given in this Application are in every respect true and correct.
- 3. I have not withheld any information likely to affect the decision of Chubb Insurance Limited as to my eligibility for Insurance.

I understand access to the cover is only provided if and while I am a current licensed Australian thoroughbred racehorse trainer, and additionally, I am a full financial member of the ATA.

I have accessed the Marsh Sport Australian Trainers' Association website (www.sport.marshadvantage.com.au/austrainers), read and understood the relevant documentation, including the Group Personal Accident Product Disclosure Statement and Policy Wording, and understand the ATA is the Insured under the Policy and my legal right to access the cover (as a "Covered person") under that policy is pursuant to a statutory right under section 48 of the *Insurance Contracts Act 1984* (Cth) only.

I understand that (a) the ATA is not the insurer; (b) the ATA does not guarantee or hold this right as Insured on trust for me (c) the ATA does not act on behalf of the insurer; (d) the ATA makes no recommendation in relation to this insurance; (e) this insurance is not compulsory; (f) in order to be able to make a valid claim I must comply with the provisions set out in the Policy Wording; (g) the annual access fee payable by me to Marsh is used to cover ATA's obligation to pay the premium to the insurer for my accessing the cover; and (h) Marsh does not act on behalf of the insurer.

I authorise Marsh and the ATA to supply my details as described to the insurer, for the purpose of verifying and recording my access to the cover, claims handling and related purposes.

Signature of Covered Person:

Date:

Please email your application form to john.alducci@marsh.com

MARSH COLLECTION STATEMENT

In accordance with the Privacy Act 1988 (Cth) (and subsequent amendments) ('the Privacy Act'), we, Marsh Pty Ltd and our Associated Entities (as that term is defined in the Corporations Act 2001 (Cth)) ('Marsh') draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.
- We are collecting the information principally for the purpose of approaching the (re)insurance market, placing insurance, assessing and advising you on your insurance needs, claims handling or risk management (depending on your requirements). Other purposes include providing you with information about other Marsh products or services and administering payments to you. If you are proposing for or renewing insurance, the information is required pursuant to your duty of disclosure under the Insurance Contracts Act 1984 (Cth), the Marine Insurance Act 1909 (Cth) or at common law.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and Marsh's Associated Entities, which are all businesses of Marsh & McLennan group of companies ('MMC').
- Your personal information may be sent to our administrative processing centres in Mumbai (India) or Kuala Lumpur (Malaysia) and to other MMC companies, insurers, reinsurers and other third party service providers (e.g. data storage providers) in the United Kingdom, Singapore, Hong Kong, the United States of America and elsewhere.
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act, you must obtain it with the individual's consent.
- We will use and disclose your personal information in accordance with our Privacy Policy. By completing this form you confirm that you have read the Marsh Privacy Policy available on our website (www.marsh.com.au) and you authorise and consent to Marsh collecting, holding, using and disclosing any personal information collected by means of the enclosed document in accordance with the terms of the Marsh Privacy Policy, including for the purposes explained in this collection statement above. If there are any inconsistencies between the terms of this collection statement and the terms of the Marsh Privacy Policy, the terms of the Marsh Privacy Policy prevail to the extent of that inconsistency. You may modify or withdraw your consent at any time. If you do not give us consent or subsequently modify or withdraw your consent, we may not be able to provide you with the products or services you want.
- You can contact our Privacy Officer by:
Email – privacy.australia@marsh.com
Phone – (02) 8864 7688
Post – PO Box H176, Australia Square NSW 1215

Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238369) ("Marsh") arranges this insurance and is not the insurer. Any advice in this form is general advice only and does not take into account your individual objectives, financial situation or needs and may not suit your personal circumstances. For full details of the terms, conditions and limitations of the covers and before making any decision about whether to acquire a product, refer to the specific policy wordings and/or Product Disclosure Statements. We can provide you with further information. Please contact Marsh to request.

Copyright © 2020 Marsh Advantage Insurance Pty Ltd. All rights reserved.