





CRISIS SOLUTION 2.0

Please find Important Notice and Disclaimers at the end of this document.

PO	POLICYHOLDER DETAILS				
1.	Policyholder Name				
2.	Head Office Address				
3.	Nature of Business				
4.	Gross Annual Reven	ue or Estimated Assets			
5.	Total Number of Em	oloyees Worldwide			

TRAVEL/EXPOSURE DETAILS

6. Please state all countries where the Applicant has operations (further space can be found on the **Addendum** on Page 4): If you are unsure of the split between office based and non-office based staff please list the total number as office based staff. If cover is required for external contractors, consultants or freelancers, these should be listed in the Contractors section.

	Local Nationals		Expatriates		
Country	Office Based	Non-Office	Office Based	Non-Office	Contractors

7. Please list all countries visited for business purposes (further space can be found on the **Addendum** on Page 4):

Country	Number of Visits Annually	Number of Travelers Per Visit	Average Visit Duration

8. Does the applicant conduct business in or travel to Cuba, Iran, Syria, North Korea, or the Crimea Peninsular?

Yes No

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RISK MANAGEMENT						
9. Risk Management: Are there any special security measures or safety procedures taken? If so please list below (they can include, but are not limited to; Armed Guards/vehicles, staying in secure compound/branded hotel, employee training such as HEAT):	Yes	No				
10. Does the applicant require assistance in creating a crisis management plan?	Yes	No				
11. If the applicant already has a crisis management plan, would they like it reviewed?	Yes	No				
INSURANCE DETAILS						
12. What limit(s) of liability does the Insured require quotations for? \$1 million \$2 million \$5 million \$10 million Other \$						
13. Please provide Date that cover should commence:						
14. What period of cover is required?						
CLAIMS QUESTIONS						
15. Has any Insurer ever: a) declined to provide terms or offer renewal terms to any of the applicants?	Yes	No				
b) imposed special terms or conditions on any insurance held by any applicants?	Yes	No				
c) avoided or cancelled insurance held by any of the applicants?	Yes Yes	No No				
If 'Yes' to any of the above, please provide details via attachment .						
16. Please confirm if you have had any previous Threats or Incidents or any specific fact which may reasonably give rise to a claim under the proposed policy in the last two year? If 'Yes', please provide further details below:	Yes	No				

DECLARATION

Please Note: Signing the Declaration does not bind the proposer or the Insurer to complete this insurance.

I declare that I have made all necessary inquiries into the accuracy of the responses given in this proposal and confirm that the statements and particulars given in this proposal are true and complete and that no material facts have been omitted, misstated or suppressed. I agree that should any of the information given by me alter between the date of this proposal and the inception date of the insurance to which this proposal relates, I will give immediate notice thereof to the insurer.

I acknowledge receipt of the Important Notice, Privacy Notice and Disclosure information contained in this proposal and that I have read and understood the content of them.

I consent to AIG collecting, using and disclosing personal information as set out in AIG's privacy notice in this proposal and the policy.

If I have provided or will provide information to AIG about any other individuals, I confirm that I am authorised to disclose the other individual's personal information to AIG and also to give the above consent on both my and their behalf.

I confirm that I am authorised by the proposing company (and its partners/principals/directors if applicable) to complete this proposal form and to accept the quotation terms for this insurance on behalf of the company (and its partners/principals/directors if applicable).

Name		Signature
Title	Date	
ABOUT AIG		

American International Group, Inc. (AIG) is a leading global insurance organisation. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security, AIG common stock is listed on the New York Stock Exchange.



This document is provided as a general overview of the subject matter and should not be taken as providing any specific advice, legal or otherwise. The precise scope and breadth of policy coverage is subject to the specific terms and conditions of the policy wording and any applicable coverage(s). Availability of coverage is subject to underwriting approval. In Australia, insurance is issued by AIG Australia Limited ABN 93 004 727 753, AFSL 381686. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. @AIG – all rights reserved

ADDENDUM - TRAVEL / EXPOSURE DETAILS

Please list all additional countries visited where applicant has operations:

	Local Nationals		Expatriates		
Country	Office Based	Non-Office	Office Based	Non-Office	Contractors

Please list all additional countries visited for business purposes:

Number of Visits Annually	Number of Travelers Per Visit	Average Visit Duration
	Number of Visits Annually Image: state stat	

IMPORTANT NOTICES

This Policy is issued/insured by AIG Australia Limited (AIG), ABN 93 004 727 753 AFSL No 381686

 Sydney:
 Level 19, 2 Park Street, NSW 2000 (1300 030 886)

 Melbourne:
 Level 12, 717 Bourke Street, VIC 3008 (1300 030 886)

 Brisbane:
 Level 11, 120 Edward Street, QLD 4000 (1300 030 886)

 Perth:
 Level 11, 108 St. George Terrace, WA 6000 (1300 030 886)

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.

Subject to the Cancellation General Provision, 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.

PRIVACY NOTICE

This notice sets out how AIG collects, uses and discloses personal information about:

- you, if an individual; and
- other individuals you provide information about.

Further information about our Privacy Policy is available at www.aig.com.au or by contacting us at australia.privacy.manager@aig.com or on 1300 030 886.

HOW WE COLLECT YOUR PERSONAL INFORMATION

AIG usually collects personal information from you or your agents.

AIG may also collect personal information from:

- our agents and service providers;
- other insurers;
- people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that you are a part of;
- providers of marketing lists and industry databases; and
- publically available sources.

WHY WE COLLECT YOUR PERSONAL INFORMATION

AIG collects information necessary to:

- underwrite and administer your insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise you of our and other products and services that may interest you.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG declining cover, cancelling your insurance cover or reducing the level of cover, or declining claims.

TO WHOM WE DISCLOSE YOUR PERSONAL INFORMATION

In the course of underwriting and administering your policy we may disclose your information to:

- your or our agents, entities to which AIG is related, reinsurers, contractors or third party providers providing services related to the administration of your policy;
- banks and financial institutions for policy payments;
- your or our agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which AIG is related and third party providers for data analytics functions;
- other entities to enable them to offer their products or services to you; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, The Netherlands, Germany, France, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which you have a claim and such other countries as may be notified in our Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG.

ACCESS TO YOUR PERSONAL INFORMATION

Our Privacy Policy contains information about how you may access and seek correction of personal information we hold about you. In summary, you may gain access to your personal information by submitting a written request to AIG. In some circumstances permitted under the Privacy Act 1988, AIG may not permit access to your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

COMPLAINTS

Our Privacy Policy also contains information about how you may complain about a breach of the applicable privacy principles and how we will deal with such a complaint.

CONSENT

If applicable, your application includes a consent that you and any other individuals you provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

COPYRIGHT

The content of this policy wording, the schedule and any endorsement or notice we give you in writing, including but not limited to the text and images therein, and their arrangement, is the copyright property of AIG. All rights reserved. AIG hereby authorises you to copy and display the content herein, but only in connection with AIG business. Any copy you make must include this copyright notice. Limited quotations from the content are permitted if properly attributed to AIG; however, except as set forth above, you may not copy or display for redistribution to third parties any portion of the content of this policy wording, the schedule and any endorsement or notice we give you in writing, without the prior written permission of AIG. No modifications of the content may be made. Nothing contained herein shall be construed as conferring by implication or otherwise any license or right under any patent, trademark, copyright (except as expressly provided above), or other proprietary rights of AIG or of any third party.

DISPUTE RESOLUTION PROCESS

We are committed to handling any complaints about our products or services efficiently and fairly.

If you have a complaint:

- (i) contact your insurance intermediary and they may raise it with us;
- (ii) if your complaint is not satisfactorily resolved you may request that your matter be reviewed by management by writing to:

The Compliance Manager AIG Australia Limited Level 12, 717 Bourke Street Docklands VIC 3008