

IMPORTANT INFORMATION  
please read this first

# aircraft insurance

## proposal form

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

### Non-disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

**Section 1 proposer details**

Name of Proposer

Occupation or Business

Postal Address

Telephone Number ( )

Fax Number ( )

Mobile Number

Email Address

If proposer is not the owner, state nature of interest in the Aircraft.

State name and nature of other interests in the aircraft.

If the proposer does not operate the aircraft, state name and business or occupation of operator.  
 Name of Operator

Business or Occupation of Operator

**Section 2 detail of aircraft to be insured**

	Aircraft 1	Aircraft 2	Aircraft 3	Aircraft 4	Aircraft 5
Make and model of aircraft	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Registration mark	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year of manufacture	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Seating capacity	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hours flown	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of purchase	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Purchase price	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Market value	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Sum proposed for insurance	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Location of aircraft (base)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Is the aircraft hangared?	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No

Range of operation of aircraft

Describe any unrepaired damage to the aircraft

Provide detail of any modification or extra or special equipment carried for each aircraft

When do you want the insurance to:

Start  at

End  at

**Section 3 aircraft use**

Please show how each Aircraft will be used during the period of insurance by estimating the number of flying hours for each of the activities that the Aircraft will be engaged in:

Activity	Aircraft 1	Aircraft 2	Aircraft 3	Aircraft 4	Aircraft 5
<b>Private Pleasure</b> means private and pleasure use but not business or professional use for hire and reward.					
<b>Business</b> means private pleasure, business and professional use but not use for hire and reward.					
<b>Commercial</b> means private pleasure, business uses and use for the carriage by the Insured of passengers, baggage accompanying passengers and cargo for hire and reward.					
<b>Rental</b> means rental, lease, charter or hire by the insured to any person or organisation for private pleasure and business uses where the aircraft is not under the control of the Insured – for other uses see Special Rental Uses section below.					
<b>Flying School</b> – instruction including ab-initio					
– other uses					
<b>Aero Club</b> – instruction including ab-initio					
– other uses					
<b>Instruction</b> – instruction including ab-initio					
– excluding ab-initio					
<b>Aerial Agricultural Work</b> spraying, fertilising, seeding and dusting.					
<b>Farm and Station</b> – including baiting, shooting					
– mustering					
<b>Aerobatics</b>					
<b>Parachute Operations</b>					
<b>Other Uses</b> – please describe					
<b>Total Number of Hours</b> each aircraft is expected to be used during the period of insurance (excluding any Special Rental Uses shown below).					
<b>Special Rental Uses</b> – for rental uses allowed under the rental agreement other than private pleasure and business (see Rental above). Describe Special Rental Uses.					
Describe flying experience of pilots involved.					
Name of renter					
Occupation or business of renter					
Estimated number of flying hours involved					

**Section 4 pilot qualifications and experience – required for all pilots who will operate the aircraft**

Detail required	Pilot 1	Pilot 2	Pilot 3
Name of pilot			
Age of pilot			
Type of licence			
Ratings			

  

Flying experience in command (flying hours)	Fixed wing	Rotor wing	Fixed wing	Rotor wing	Fixed wing	Rotor wing
Total flying experience						
Last 12 months						
Last 90 days						
Piston engined aircraft – single						
Piston engined aircraft – multi						
Turbine/jet engined aircraft – single						
Turbine/jet engined aircraft – multi						
Make(s) and model(s) proposed – total						
Make(s) and model(s) proposed – last 90 days						

**Section 5 pilot(s) record**

Has any pilot who will operate any of the proposed aircraft...  
 Ever had their pilot's licence suspended or cancelled?  
 No  Yes  Please provide details

Ever been convicted of a breach of Air Navigation safety regulations?  
 No  Yes  Please provide details

Ever been involved in an accident in past 5 years?  
 No  Yes  Please provide details

Ever been convicted of driving a motor vehicle while under the influence of drugs or alcohol during the past 5 years?  
 No  Yes  Please provide details

**Section 6 pilot warranty**

If pilots are not able to be individually named, please indicate your preferred pilot warranty.

  
  
  
  


**Section 7 previous insurance**

Has the proposer (personally or as a partner or director of a company) previously been involved in the insurance of aircraft hull or liabilities?  
 No  Yes  Please give name of Insurer(s) and relevant details

Has any insurance been cancelled or declined or has any renewal been refused?  
 No  Yes  Please provide details

**Section 8 previous loss history**

Please provide details of claims or incidents involving damage, liabilities or other losses associated with aircraft in which you have been involved in the last 5 years.

  
  
  


**Section 9 previous convictions**

Has the proposer ever been convicted of a breach of Air Navigation regulations?  
 No  Yes  Please provide details



## Privacy Statement

The Privacy Act 1988 (Cth) (as amended) now applies and requires us to inform you that:

### Purpose of Collection

We collect personal information (this is information or an opinion about an individual whose identity is apparent or can reasonably be ascertained and which relates to a natural living person) from or about you, for the purposes of:

- providing insurance services to you,
- evaluate your application,
- evaluate any request for amendment to any insurance provided,
- issuing, administering and managing the insurance provided following acceptance of an application; and
- investigating and, if covered, manage claims made in relation to any insurance you have with us or other members of the group of companies to which we belong.

The personal information collected can be used or disclosed by us for a secondary purpose related to those purposes listed above, but only if you would reasonably expect us to use or disclose the information for this secondary purpose.

However for sensitive information, the secondary purpose must be directly related to the purposes listed above.

### Disclosure

When necessary and in connection with the purposes listed above, we may disclose your personal information to, and/or receive some personal information from:

- other members of the group of companies to which we belong,
- your insurance intermediary or our agent,
- Government bodies, loss assessors, claim investigators, reinsurers,
- other insurance companies, mailing houses, claims reference providers, legal and other professional advisers,
- other service providers, hospitals, medical and health professionals.

### Consequences if Information is not Provided

If you do not provide us with the information we need we will be unable to consider your application for insurance cover, administer your policy or manage any claim under your policy.

### Access

You can request access to the personal information we hold about you by contacting us at the address shown on this proposal form.

In some circumstances we may not agree to allow you access to some or all of the personal information we hold such as when it is unlawful to give it to you. In such cases we will give you reasons for our decision.

### Privacy Statement issued

Vero Insurance Limited, GPO Box 3999, Sydney NSW 2001.

## Code of Practice

We have adopted the General Insurance Code of Practice. Please contact us for more information.

## Declaration

### Declaration by Proposer

I/We acknowledge and declare that the answers and statements in this application are correct to the best of my/our knowledge and belief and that no information has been withheld which may affect the insurer's decision to accept this application or the terms of the proposed policy.

I/We also consent to:

- the use of personal information about me/us for the purposes shown in the Privacy Statement; and
- the disclosure of personal information about me/us to, and obtaining personal information from, other parties, including those shown in the Privacy Statement, for any of these purposes.

I/We confirm that if I/we have disclosed personal information about any other person, I/we am/are authorised to:

- disclose to you personal information about that person and to consent to its use for the purposes shown in the Privacy Statement, and
- consent to disclose to, and obtaining of other personal information about that person from, other parties including those shown in the Privacy Statement, for any of those purposes.

Signature

Date