

Hostfamily

Liability Insurance

T: 1300 654 494

E: insurance@rsmgroup.com.au

AUSTRALIAN HOST FAMILIES PREFERRED INSURANCE SOLUTION

Did you know?

Your standard domestic Home Insurance Policy **MAY NOT COVER YOU** for your Legal Liability, should a student living with you and paying for accommodation suffer an injury, for which you are held responsible!!!

Example

Your student slips over in your home and sues for damages. Without Host Family Liability Insurance, you may incur expensive legal costs and be forced to pay compensation.

Host Family Liability Insurance provides cover for...

- Up to \$20,000,000 Indemnity

In respect to Personal Injury to a student happening during the period of insurance and caused by you, in accordance with the Policy Terms and Conditions.

INSURER: Underwritten by QBE Insurance

- Up to 4 students at any one time

How much does it cost?

Only \$220.00* per year
(inclusive of GST and Stamp Duty)

* A 1.5% bank surcharge is applicable for credit card payments

Your duty of disclosure

Before you enter into a Contract of General Insurance, you have a duty to disclose every matter you know, or could reasonably be expected to know, that is relevant to the Insurers decision whether to accept the risk of Insurance, and if so on what terms.

You have the same duty to disclose those matters before you renew, extend, vary or diminish your insurance. Your duty does not however, require disclosure of matters:

- that diminish the risk to be undertaken;
- that are of common knowledge;

- that the Insurer knows, or in the ordinary course of business, ought to know;
- 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 their 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.

RSM Group Pty Ltd

For further information contact our Customer Service Team on

T: **1300 654 494**

F: **(03) 9817 2055**

E: insurance@rsmgroup.com.au

www.rsmgroup.com.au

Hostfamily

Liability Insurance

T: 1300 654 494

E: insurance@rsmgroup.com.au

AUSTRALIAN HOST FAMILIES PREFERRED INSURANCE SOLUTION

application form (also available online at www.rsmgroup.com.au)

Name

Address

Suburb

State

Postcode

Tel

Mobile

Email

Terms and Conditions: As per Steadfast Business Pack Insurance Policy with endorsements.

questionnaire

Q1 Please advise maximum number of students you will have staying with you at any one time
(Policy provides cover up to 4 students at any one time) If you host more than 4 students please contact our office

Q2 Has there been any incidents and / or circumstances that may give rise to a claim not yet reported? Yes No

If yes, please provide details

Q3 Are there, or have there been any actions brought against you whilst hosting a student during the past 3 years? Yes No

If yes, please provide details

Date Policy will commence / /

I / We have read the Duty of Disclosure Statement and have disclosed all matters of which, to my/our knowledge you should be aware.

I / We accept the terms, exclusions, conditions and limitations of the Host Family Contract.

Signed _____ Date / /

A Tax Invoice and Policy Wording will be posted on receipt of payment

Australian Financial Services Licence No: 239631

My cheque for \$220 is attached (please make all cheques payable to RSM Group Pty Ltd)

Payment Total \$220*

Please charge my Bankcard Mastercard Visa Card

* A 1.5% bank surcharge is applicable for credit card payments

Card Number

Card Holder Name _____ Expiry Date / /

Signed _____ Date / /

Please return or fax this form to RSM Group Pty Ltd, PO Box 170, Balwyn, 3103 F: (03) 9817 2055

For further information please visit our website www.rsmgroup.com.au

Effective as of 15/07/2009