



AUSTRALIAN NATIONAL FOUR WHEEL DRIVE COUNCIL

INSURANCE FACILITY

CLUB INSURANCE OFFICERS MANUAL

Version 5 – May 2006

Presented by

TCIS INSURANCE BROKERS PTY LTD

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Disclaimer

The information supplied in this presentation is an overview of covers only. You should refer to the specific Product Disclosure Statements or policy documents prior to deciding if the products mentioned here meet your needs



ANFWDC Introduction

Welcome to the ANFWDC National Insurance Scheme

Thank you for your commitment to the four wheel drive movement, this manual is designed to make your task easier by providing the information you need to deal with daily member enquiries, it is supported by an "Insurance Network" available to you at any time.

As this facility is built on ideas from the members, it is important that you, as the Club Insurance Officer, actively seek feed back from your club members in addition to providing positive promotion of the insurance program. This manual has been put together to give you a working knowledge of the services offered to members and to enable you to fulfil your role in our ever expanding association.

Your support, input, and most importantly, feedback will assist the **ANFWDC** to develop a service to members second to none, with the inevitable result being a stronger association able to provide benefits to us all.

We now provide a **monthly payment option** for all most member contracts. **EFT** funds transfer is also a popular option among members

If you as Club Insurance Officer have any difficulty in interpretation of any part of the **ANFWDC** Insurance Scheme, please contact us at **TCIS Insurance Brokers**, we are here to help you.

We have a toll free number **1800 633 745** which puts you directly in touch with our insurance people should you have any misunderstanding.

We may also be contacted via the **Internet**;
Our **Email** address is **4wd@tcis.com.au**
Our home page is **www.tcis.com.au/4wd.htm**

You have the option to work either directly with us or through your State Insurance Officer.

The **ANFWDC** Insurance Scheme has the potential to put your club and State Association in a firm financial position while providing a high class insurance product to members.

Thanks for your support

Ken Bradey
TCIS Insurance Brokers
Dip. Fin. Serv. Insurance Broking , QPIB.



ANFWDC Support Personnel

PHONE

FAX

ANFWDC Insurance Brokers

Cassandra, Kai or Lisa	1800 633 745
Fax	08 8278 8555
Email	tcis@tcis.com.au
Postal	P O Box 425 BLACKWOOD SA 5051

State Insurance Officers

Qld	Gunther Kettniss	07 5451 3450
	Mobile	0418 712 702
	Email	gunther_kettniss@yahoo.com.au
NSW	Malcolm Jones	02 9956 6300
	Fax	02 9411 3259
	Mobile	0411 867 463
	Email	orparty@acay.com.au
NT	Craig Joyner	08 8945 2761
	Mobile	0419 358 087
	Email	c.joyner@octa4.net.au
SA	Contact TCIS	
TAS	Greg Daly	03 6275 0355
	Fax	03 6275 0395
	Mobile	0419 875 985
	Email	ghdaly@netspace.net.au
WA	Mike Albert	08 9409 8690
	Mobile	0404 252 378
	Email	ns4wd@iprimus.com.au



ANFWDC General Operating Procedures

The following are general guidelines for the quotation and placement of all insurance contracts we offer to club members. Where more specific notes relating to individual contracts are needed they appear later in this manual. All queries regarding these procedures should be directed to **Cassandra, Kai or Lisa**

Phone : 1800 633 745 Fax : 08 8278 8555 Email : 4wd@tcis.com.au

1. Types of Cover

We offer five specialised insurance covers to our members. These contracts have wordings drafted to meet member needs.

Three have been available for several years now they are ;

4WD Motor, Camper Trailer and Camping Equipment.

Please note Camping Equipment can only be taken out in conjunction with the 4WD cover.

The two more recent contracts are both Home and Contents covers being:

Accidental Damage and Listed Events

In addition we now offer a range of 'standard' contracts at discounted rates, they include;

2WD Motor, Caravan, Holiday Home & Boat

3. Payment methods

Monthly payment via bank deduction is available. Please note there is no additional cost to pay monthly.

Annual payment by cheque, credit card or EFT accepted.

3. Quotation

We use a panel of several insurance companies in the facility. They have agreed to our specialist 4WD policy wordings, which are not available outside the **ANFWDC** network.

A panel of insurers gives us stability and presents options for our members. It does however complicate the rating systems, as such, all quotes must be handled by **TCIS Insurance Brokers** staff.

New business quotes are available to members meeting our criteria ie.

- 1) Club member for 3 months minimum
- 2) Private or business use vehicles NOT commercial or industrial use

NB Previously we were only able to offer 4WD cover to members over 21 and on a 'No Claim Bonus' rating 1 or 2 (50% or 60%). This requirement has now been lifted, we are now able to quote all members.



ANFWDC General Operating Procedures cont.

3 Quotation cont.

Quotes may be obtained either;

1. over the phone **1800 633 745** (toll free)
2. by fax direct to us on **08 8278 8555**, using the appended work sheet in the case of 4WD, we will fax back a quote the next working day
3. via the Internet, **www.tcis.com.au**, we will either Email or fax a quote
or
4. through the mail, here we will post back a formal quotation

Alternatively members may forward requests via Club and State Insurance Officers.

We will respond direct to the member with the quotation unless requested otherwise.

4. Policy Document Issue

The Insurance contracts act requires proposers be given a copy of the policy wording, if one is requested. Should members request their own copy prior to completion of proposal please call us, we will issue by return post.

In any case we will issue policy documents to all members upon receipt of proposal and payment of premium.

Please contact us should you require copies of any of the documents.

5. Renewal

Renewals will be issued automatically, direct to the insured member. Your involvement will be limited to advising us of any participants who are no longer members.

It is the responsibility of the Club Insurance Officer and the club concerned to notify the State Insurance Officer and / or us of any known breaches of the club membership requirements ie. people participating in the insurance program who are no longer club members. The National Insurance Scheme is only available to financial members of a club, which is an affiliated and financial member of a State 4WD Association, which must in turn be an affiliated and financial member of the **ANFWDC**.



ANFWDC General Operating Procedures cont.

6. Summary

Club members now have access to a proven, national facility offering specific products designed to cover four wheel driving activities. In addition to the individual benefits members will receive, the scheme provides substantial income for your Association at national, state and club level and the protection of bulk purchasing power.

We seek your support to further strengthen the 4WD movement across Australia.

Please direct any enquires you may have to either **Cassandra, Kai** or **Lisa** at **TCIS Insurance Brokers**.

4WD Motor Operating Procedures

1. Quotation

Please use either the 4WD quotation form or the 'Club Member Questionnaire' where possible when faxing quotes.

Ensure your member indicates exact make and model of vehicle to assist us in obtaining an accurate vehicle value.

A detailed list of accessories should be completed before contacting us, as we find members often leave items off if they try to work thought things while on the phone to us.

2. Placement of cover

Where possible we require the a quotation form or proposal be completed and returned to us as a basis for placing cover prior to commencement, as this provides all the relevant driving history.

This is not be possible in all cases ie. where immediate cover is required for a new vehicle. Cover can be arranged as described above subject to completion of the required paper work within 14 days.

A sample quotation form is appended to this manual, please photocopy it for your distribution to members.

Please note : No action, other than quotation, will be taken by us until we are asked to place cover.

Placement of cover will be automatic if a fully completed proposal is received.



ANFWDC 4WD Motor Operating Procedures cont.

3. Proposal completion and cash collection.

Once quotation has been given and cover requested by the member TCIS will take full responsibility for proposal completion and payment

NB Please assist if you can by ensure proof of No Claim Bonus (a copy of existing insurance renewal will suffice) is sent in with any completed proposal.

In all cases we will contact the client direct if covers exceed 14 days without receipt of proposals and / or payment. Covers will be lapsed at 21 days.

5. Club Member Questionaries

In an effort to avoid unnecessary workloads with members requiring urgent placement of cover, we have developed an early notification system by way of the club member questionnaire. Most people don't think about their insurance until very close to due date. If you can get the members to supply their details en masse using these forms we will send invitations out three weeks prior to due date, enabling the members to either approach you in plenty of time to finalise their requirements or deal direct.



ANFWDC 4WD Motor Policy Overview

The following is intended as a summary of cover offered under the contracts we use and does not override policy documentation. Claims will be settled per the actual wordings.

Please make yourself familiar with these benefits.

Benefits include;

1) **Agreed value option**

The contract value includes all listed accessories. Once agreed the figure is guaranteed for the contract term and can not be reduced if a total loss occurs.

2) **Australia wide** cover - no geographic limits, **beach** and all off road usage included

3) Optional "**Protected 60% No Claim Bonus**"

4) **Low excess**

5) **Modifications & Accessories.** All legal modifications and accessories are permitted without restriction on the policy. Our only requirement is the vehicle must remain legally roadworthy.

6) No additional cyclone excess on camper trailers

7) **Emergency repairs** permitted without insurer authority

8) Third party property damage limit **\$20,000,000.**

9) Compulsory third party bodily injury (Gap cover) **\$20,000,000.**

10) No limit placed on clean up (removal of debris).

11) No limit placed on recovery costs.

12) **Personal effects** are covered in the vehicle against damage through motor accident or theft to the value of **\$500.** This is in addition to any camping equipment cover the member may purchase.

13) Camping equipment cover is available as an additional cover in conjunction with the motor policy providing cover including **storm, hail, flood, fire, malicious damage** and **theft** from the **open air** at the **campsite.**

14) Dispute settlement clause. Should a dispute arise between a member and an insurer, the insurer will pay the cost of an arbitrator to resolve the dispute.

15) Age excess does not apply to claims arising from theft, hail, storm, malicious damage or damage while vehicle is parked.

16) Thirty days automatic cover exists for a replacement vehicle.

17) Automatic **towed trailer cover**

18) Optional excess free windscreen cover

19) Your choice of motor repairer

20) Discounts for age and nominated driver restrictions



ANFWDC 4WD Motor Claims Procedures

Windscreen Claims Only

1. Effect repairs to broken windscreen
2. Either contact us for a claim form or pick one up from the repairer.
3. Mark claim form "Windscreen Claim Only"
4. Pay repair account and send completed claim form, repair account and receipt to us NOT the insurer.

All Other Claims

1. Report accident to the state police as local laws require.
2. Arrange one repair quote at the repairer of your choice.
3. Contact us on **1800 633 745** to report accident.
4. We will arrange assessment of the vehicle if required and either fax or post claim form to the member. In some circumstances a verbal report may be lodged direct to the insurer negating the need for a claim form.
5. Complete claim form and forward as requested.

NB All claims will be assessed and no approval to commence repairs will be given without a fully completed report.

6. Where third parties are involved the member should not admit liability under any circumstances and all written correspondence should be forwarded to us immediately upon receipt.

Any disputes or delays should be referred to the State Insurance Officer in the first instance, if required further support is available from the National Insurance Coordinator ;

Ken Bradey 0418 807 934



ANFWDC Camper Trailers, Pop Tops & Caravans

Camper trailers and pop-tops and caravans can be insured either in conjunction with 4WD cover or as a separate policy.

No Claim Bonus (NCB)

If the camper trailer or caravan has previously been insured the NCB from the previous insurer is transferred.

If the unit has not previously been insured, the NCB of the towing vehicle is allowable. This means members buying new trailers for the first time will qualify for the lower rates if their 4WD has the appropriate no claim rating.

A combined caravan / camping equipment quotation / proposal form is required for this cover, copy appended

Excess applicable is \$ 100

There is no additional 'cyclone area' excess or other penalty for use in the tropics.

Please note, standard caravan insurance contracts depreciate the canvass component (annexes) at a high rate – usually 10% per year. Where camper trailers are involved the main item insured is canvass, this depreciation effectively makes such insurance covers worthless. Our contract does not apply depreciation to the fixed canvass component of camper trailers and pop top caravans.



ANFWDC Camping Equipment

This is a stand alone cover for camping equipment as an adjunct to 4WD insurance.

As the name suggests, this cover is intended for camping equipment such as; Tents, swags, generators, camp cooking appliances, mattresses, sleeping bags, camp lighting, refrigerators – please note if they stay in the 4WD, they can be included as a motor vehicle accessory at a lower cost.
General camper trailer contents.

It is not intended to cover items such as electronic goods, video recorders, cameras, jewellery, watches, sporting goods and general personal valuables. They are better covered under extensions to home and contents insurance where accidental damage cover can be provided. Our domestic covers are available to meet these needs.

GPS units should be covered either under home insurance extensions or as a 4WD accessory, depending on usage.

If in doubt, please check with us first.

Equipment is insured both in the 4WD and at a campsite, it is not insured at members homes as this cover is picked up under domestic home and contents insurance.

The policy requires individual items over \$ 500 to be listed, it is a blanket cover for items under this value.

Covers include - fire, storm, malicious damage and other associated risks
 - theft from locked vehicle and open campsite.

Please note other insurers provide cover for camping equipment but it is limited to items while in the insured vehicle, our policy covers the campsite and the vehicle. This effectively provides for theft from the open air, a cover not available elsewhere.

One restriction we have relates to theft from the vehicle, goods must be locked in a vehicle, we do not provide cover for items left in the back of dual cabs or on roof racks where the items are not secured.

A combined caravan / camping equipment quotation / proposal form is required for this cover, copy appended

An excess of \$ 100 applies to all claims.

Sum insured options are \$ 2,500, \$ 5,000 \$ 7,500 & \$ 10,000



ANFWDC Home & Contents

We have two domestic contracts available for our members, both are market leaders for their type of policy offering a very broad scope of cover.

Please note, like our 4WD motor, camper trailer and camping equipment policies, these covers have been tailored to meet members needs and are unique to TCIS. They are not available elsewhere in the market, including direct with the insurer.

One area of concern raised by many members is cover for motor vehicle accessories while NOT fitted to the vehicle, ie. a spare set of wheels and rims, HF antenna, roof racks etc. Motor policies cover accessories attached to the vehicle only, most home and contents policies exclude motor parts, spares or accessories. What happens if such goods are stolen from your garage? – Answer, you are usually not insured, or if you are, a limited pay out of perhaps \$ 500 is offered.

Both our policies have been extended to automatically provide \$ 2,000 of 4WD spares and accessories within the sum insured. This figure can be extended if necessary by application at time of proposal. If extended beyond \$ 2,000 a list of accessories is required.

Listed Events

This is a traditional policy covering fire, storm, malicious damage, theft, breakage of glass etc from your insured address.

It can be extended to cover certain specified goods on an Australia wide basis.

It is the lower priced option available and is well suited to members who don't take many of their possessions away from their home.

Accidental Damage

This policy is the newer style of contract offering Australia wide cover for most goods.

Rather than covering defined events such as fire and storm, this policy covers all events except those specifically excluded. The end result is a wider cover than offered by the 'Listed Events' policy. Accidental damage, ie dropping a camera, is covered here.

This is the higher priced option but should be considered by members owning larger quantities of valuables they take away from home ie videos, jewellery etc.



ANFWDC 2WD Motor & Boat

To complete the range of domestic products for club members, we are now able to offer insurance on 2WD vehicles, boats, jet skis and all other personal lines of insurance.

For these classes of insurance we offer standard contracts through CGU Insurance at discounted member rates.

General Claims Procedures

1. If vehicles or injury to others involved, report accident to the state police as local laws require.
2. Arrange one repair quote from repairers or tradesman of your choice.
3. Contact TCIS on **1800 633 745** to report incident. DO NOT contact the insurance company direct. TCIS will manage your claim initially. Once claim has been opened, we may advise you to contact the insurer.
4. We will arrange assessment if required and either fax or post claim form to the member. In some circumstances a verbal report may be lodged direct to the insurer negating the need for a claim form.
5. Complete claim form and forward as requested.

Please Note No approval to commence repairs will be given without a fully completed claim form.

6. Where third parties are involved the member should not admit liability under any circumstances and all written correspondence should be forwarded to us immediately upon receipt.

Any disputes or delays should be referred to the State Insurance Officer in the first instance.



ANFWDC Liability

ANFWDC affiliation requirements

The ANFWDC requires all affiliated clubs hold a public liability cover. Additionally you are encouraged to participate in the Association facility thereby ensuring competitive premiums are maintained by group buying power. Importantly the ANFWDC facility offers a policy tailored to the needs of four wheel drive clubs and covers the vast majority of activities undertaken.

Associations & Officials Liability (A & O) is considered vital to protect the interest of club officials and committee personnel and although not compulsory at this stage is strongly recommended. The ANFWDC program provides full **A & O** cover. Clubs currently not participating in the scheme will not have access to Directors & Officers Liability at rates anywhere near those offered by the ANFWDC facility.

Scope of cover

Of importance is the definition of "four wheel driving" activities. This policy is designed to cover activities normally associated with four wheel driving, ie. camping, bushwalking, non timed gymkhanas etc. Cover extends to activities involving the use of non powered watercraft, ie. raft regattas. It is **NOT** intended to cover higher risk activities such as abseiling, caving, water slides, powered children's amusements. Clubs should check with **TCIS Insurance Brokers PRIOR** to planning such activities to ensure cover can be granted and at what, if any cost. Where you contract the supply of items such as mechanical amusements please ensure the contractor has adequate insurance cover naming your club for its legal interests.

The policy does cover **NON PAID** driving instruction and permits reimbursement of trainers' costs. Paid driver training is **NOT** included.

Details of cover

SUM INSURED :	1. Public Liability	\$ 20,000,000
	2. Products Liability	\$ 20,000,000
	3. Directors & Officers Liability	\$ 2,000,000
	4. Association Reimbursement	\$ 2,000,000
	5. Prof. Indemnity (Errors & Omissions)	\$ 2,000,000

EXCESS : \$ 250.00

INSURER : CGU & Vero



ANFWDC Liability Cont.

Competitive (timed) events

Timed motor events require the completion of a special declaration **PRIOR** to acceptance by the insurer, an additional premium may be charged. Events involving unregistered vehicles will **NOT** be covered.

Public entry events

All events, open to the public, where entry fees are charged, require the completion of a special declaration **PRIOR** to acceptance by the insurer, an additional premium may be charged. Events involving unregistered vehicles will **NOT** be covered.

Event declaration

Copy is appended

Renewal procedures

Annual declarations are required of both existing participants wishing to renew and new clubs. Please note, there is no automatic renewal facility for your club. We **MUST** receive your completed declarations and payment prior to the 31st of May or cover will **cease**.

Certificate of insurance

Confirmation certificates will we sent to all clubs on receipt of payment. Copies of policy wordings have been issued to State Associations and are available from **TCIS Insurance Brokers**.

Land owner certificates

This is an area where we believe clubs are not fully utilising the facilities available to them. This certificate specifically names the property owner, it does not mention Directors & Officers cover as this has no relevance to the property owner. These forms are available to all participating clubs by faxed request and if used properly will assist in gaining access to both government and private land.



ANFWDC Voluntary Workers

Overview of Cover

Existing liability cover becomes operational when clubs or individual members are held negligent for injury to other persons or damage to their property. It does **not** cover injury caused to a person by his or her own negligence or from a cause, which can not be attributed to any other parties' negligence.

By way of example;

If a club member using a chain saw injured another member in all probability a claim would exist under the liability policy. If, on the other hand, a member was using their own chain saw on a working bee and injured themselves there would be no chance of a claim as no other party was responsible for the injury.

Voluntary Workers cover is designed to cover such situations where a member is injured while involved in **APPROVED** and **PREVIOUSLY DECLARED** working bees etc. irrespective of fault or negligence.

Scope of Cover

The policy is a blanket cover implemented, and paid for, by the **ANFWDC** to cover members working on **APPROVED** activities. Declarations, (copy appended) are required to be submitted to **TCIS Insurance Brokers** via your State Association **PRIOR** to the activity. State Associations must approve the activity.

Generally the policy is intended to cover working bees, public displays, track maintenance agreements etc. where more than one club is participating. Exceptions can be made to this rule but the intention is not to cover internal club events ie committee meetings etc.

Sum Insured to age 65

Weekly injury benefit \$ 400 or 85% of average earnings per week	Limit 104 weeks
Accidental death and capital benefit	\$ 40,000
Medical costs not covered by health funds	\$ 1,000

Excess	Weekly benefit	7 working days
	Medical	\$ 50

Sum Insured ages 66 - 75

Weekly injury benefit \$ 200 or 85% of average earnings per week	Limit 26 weeks
Medical costs not covered by health funds	\$ 1,500

Excess	Weekly benefit	14 working days
	Medical	\$ 100

Insurer	Australian Family Assurance - Sydney
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ANFWDC Misc Club Insurance

Overview of Covers available

TCIS Insurance Brokers can arrange insurance for most types of club property.

Property generally falls into two types;

1. Fixed property held either in club premises or at the homes of officers including items such as photocopiers, faxes, filing cabinets etc.
2. Mobile items used by members on club trips including marquees, recovery equipment, GPS, maps, first aid kits and video cameras etc.

Additionally some clubs own equipment they hire to raise money, others maintain trailers for transporting club goods.

Scope of Covers available

Both fixed and mobile goods can be covered under the one "General Property" policy with covers varying as follows;

1. Fixed property is usually covered for fire & associated perils, theft and accidental damage.
2. Mobile property is covered for fire, collision and overturning of conveying vehicle and theft from locked vehicle or premises.

Trailers can be covered similar to camper trailers with additional cover for goods carried.

Other more specific covers can be tailored as required.

Importantly, property of clubs, held in members' homes, is NOT covered by the members domestic insurance policy.

Should your club own any property please contact **TCIS Insurance Brokers** to discuss your specific needs.



Please list all motor accessories, options and modifications.

List Items	Approx Age	Approx Value
		\$
		\$
		\$
		\$
		\$
		\$
		\$

List Items	Approx Age	Approx Value
		\$
		\$
		\$
		\$
		\$
		\$
		\$

Security Details:

Suburb & postcode where vehicle is kept overnight?

Parked in: Garage Carport Driveway

Is your vehicle fitted with a **Passive Arming Immobiliser** which disables the fuel pump, ignition & starter motor?
(passive arming immobiliser means the system automatically sets itself upon removal of the ignition key.)

Yes No

If No, please provide details of what security device you do have and how the system is activated or method of operation.

Office Use Only			
4WD Agreed Value	\$ <input style="width: 90%;" type="text"/>	Insurer	<input style="width: 90%;" type="text"/>
Total Premium	\$ <input style="width: 90%;" type="text"/>	Quoted By	<input style="width: 90%;" type="text"/>



TCIS INSURANCE BROKERS
4WD Insurance Application

Phone: 1800 633 745

ACN: 071 275 306 ABN: 43 338 679 821

QUOTE ONLY: Yes / No Complete all pages – cover may be placed by fax – 08 8278 8555
 COVER REQUEST/PROPOSAL: Yes / No Originals to be posted to PO Box 425 Blackwood SA 5051

Registered Owner/s: _____
 Postal Address: _____ Post Code: _____
 Residential Address: _____ Post Code: _____
 Phone No's: Mob: _____ H. _____ W. _____ Fax: _____
 ABN _____ % GST Claimed _____
 4 WD Club _____ Email: _____
 Date of Birth of Registered Owners: _____ Driving Experience: _____ Yrs _____

SECTION 2 – CAMPER TRAILER

Reg No.: _____ Chassis No.: _____ Year of Manuf: _____
 Make/Model: _____
 Basic Vehicle Value: \$ _____ + Access: \$ _____ = Total Sum Insured: \$ _____

SECTION 3 – CAMPING EQUIPMENT (Please circle) \$2,500 \$5,000 \$7,500 \$10,000

Please list any camping equipment items valued over \$500.00

List Items	Approx Age	Approx Value
		\$
		\$
		\$
		\$

List Items	Approx Age	Approx Value
		\$
		\$
		\$
		\$

Period of Insurance required: Commencing: / / Expiring: / /
 Has/Is any regular driver/s:
 (a) under 21 years of age? Yes / No
 (b) Lost their licence in the last 5 years? Yes / No
 (c) Had motor insurance declined, cancelled or renewal refused? Yes / No
 (d) Had any motor claims or other losses in the last 5 years? Yes / No
 (e) Had any insurer require special terms? Yes / No
 (f) Been charged, convicted or penalised for any motoring offences? Yes / No
 (g) Been charged or convicted of any criminal offences in last 10 years? Yes / No



If yes to any of the above, please detail:

.....

.....

.....

IMPORTANT MATTERS REFERRED TO IN THE INSURANCE CONTRACTS ACT 1984

YOUR DUTY OF DISCLOSURE

Before you enter into a Contract of General Insurance with us, you have a duty under the Insurance Contracts Act 1984, to disclose to us every matter you know, or could reasonably be expected to know, that is relevant to our decision whether to accept the risk of the Insurance and, if so, on what terms.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate your insurance.

Your duty does not however, require disclosure of matters:

- that diminish the risk to be undertaken by us;
- that are of common knowledge;
- that we know or, in the ordinary course of our business, ought to know;
- as to which compliance with your duty is waived by us.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, we may also have the option of avoiding the Contract from its beginning.

I/We in effecting Insurance in accordance with the information furnished in this Application declare and warrant:

- a) The statements in this Application Form are true.
- b) I/We have disclosed all matters of which, to my/our knowledge, you should be aware.
- c) No Insurance Company has ever cancelled, declined or refused to renew, or imposed special terms or conditions, on any policy held by me/us.
- d) That I/we agree to accept the terms, exclusions, conditions and limitations of the Insurance Contract.

Date: | / / | Signature: |

Proof of NCB must accompany this proposal. This form may be faxed to us on 08 8278 8555 if cover is required urgently. Original must be posted accompanied by payment to: PO Box 425 Blackwood SA 5051.



ANFWDC INSURANCE PROGRAM CLUB MEMBER QUESTIONNAIRE

The Australian National Four Wheel Drive Council maintains an insurance facility for club members providing specially tailored policies at discounted member rates. Please complete this questionnaire immediately and return it to your club insurance officer or fax direct to **08 8278 8555**. We will contact you, providing a quotation, approx. three weeks prior to your renewal.

Our program has been recently enhanced and provides members access to covers not available in the general insurance market including;

- Agreed value 4WD and camper trailer wording**
- Protected 60% No Claim Bonus option**
- Camping equipment in vehicle and at campsites**
- Full cover for all vehicle accessories**
- No restrictions regarding off road usage**
- Faultless excess provisions**

Members name :

Address :P/ C :

Phone nos. : (H) (W) Fax :

Club : Date joined : State :

Date of birth : Driving experience (years) :

Vehicle make / model :

Reg. No.: Year of manuf. : No claim rating :

Basic 4WD Value \$ + Access. \$ = Sum Insured \$

Camper trailer make / model :

Reg. No.: Year of manuf. : No claim rating :

Camper Trailer Value \$ + Access. \$ = Sum Insured \$

Camping equipment cover required (circle) : No \$ 2500 \$ 5,000 \$ 7,500

Current insurer : Expiry date :

in association with
TCIS INSURANCE BROKERS PTY LTD
Ph 08 8278 7000 Fax 08 8278 8555
Country & interstate callers ph toll free 1800 633 745
Postal Address : P O Box 425 BLACKWOOD S A 5051



ANFWDC - LIABILITY INSURANCE PROGRAM EVENT DECLARATION

The ANFWDC public liability facility warrants all timed motor events or events charging the public admittance fees **must** be notified to the insurance company **prior** to the event taking place or cover will be void. Some events may be included in the master policy without additional premium, in other cases a charge will be levied. **NB** the insurer may decline to provide cover.

This declaration is designed to supply basic information only to the insurance company, it should be accompanied by copies of promotional material and a covering memo fully detailing the event. The more information supplied the better chance you have of the event being admitted to the facility.

NAME OF CLUB : _____

CONTACT NAME : _____ PH : _____ FAX : _____

NAME OF EVENT : _____ DATE : _____

WHERE HELD : _____

OPEN TO PUBLIC : YES / NO EST. NO ATTENDING : _____

DO YOU CHARGE ADMISSION : YES (\$ _____) / NO

WILL THERE BE ANY CHILDREN'S AMUSEMENTS ON SITE : YES / NO

If yes please detail in full

DURATION OF EVENT : _____ NO PARTICIPATING : _____

HAVE YOU RUN THIS EVENT BEFORE : YES (NO OF YRS : _____) / NO

DETAIL EVENT : Include number of competitors on the course at any one time, length of course, duration of competitive legs, overall time allocation, spectator access to the track, any other significant factor.

Please fax this declaration and your supporting documents to **TCIS Insurance Brokers** on **08 8278 8555** before you commit your club to the event.



VOLUNTARY WORKERS INSURANCE

ACTIVITY DECLARATION

The ANFWDC voluntary workers facility warrants activities **must** be approved by your State 4WD Association and notified to the insurance company by the State Association **prior** to the event taking place for cover to be in force.

Please ensure this form is faxed to the secretary of your State Association.

NAME OF CLUB : _____

CONTACT NAME : _____ PHONE NO : _____

DURATION AND DATE OF ACTIVITY : _____

WHERE IS ACTIVITY BEING UNDERTAKEN :

NO OF WORKERS : _____ AVERAGE HOURS WORKED : _____

DETAILS OF ACTIVITY :

TYPE OF WORK BEING UNDERTAKEN :

STATE ASSOCIATION USE

Fax to **TCIS Insurance Brokers**

Fax No **08 8278 8555**

This event has been authorised by _____ (state assoc)

Signed _____ Position _____ Date _____

Please fax this form to TCIS Ins. Brokers BEFORE commencement date
NB Declaration will not be accepted without State Association authorisation.