

Proposal Form

Educator Liability Insurance



IMPORTANT NOTICE

Please Read The Following Advice Before Completing This Proposal Form

Your Educator Liability Insurance Policy is issued on a CLAIMS MADE basis.

Please note that this proposal form is being completed by the PROPOSER on behalf of all Insureds (as defined in the policy).

The term "PROPOSER" shall mean the Company listed below and all Subsidiaries of the Company for which coverage is proposed under this proposal form.

When completing this Proposal Form

- Please answer all questions giving full and complete answers.
- It is the duty of the PROPOSER to provide all information that is requested in the proposal form as well as to add additional relevant facts.
- A relevant fact is such known fact and/or circumstance that may influence in the evaluation of the risk by the insurer. If you have any doubts about what a relevant fact is, please do not hesitate to contact your broker or insurer.
- If the space provided on the Proposal Form is insufficient, please use a separate signed and dated sheet in order to provide a complete answer to any question.
- The proposal form must be completed, signed and dated by a person, who must be of legal capacity and authorised for the purpose of requesting Educator Liability Insurance who acts as a PROPOSER.

This proposal form DOES NOT BIND the PROPOSER or the Insurer to complete the insurance but will form part of any insurance policy incepted.

Your Duty of Disclosure

Before you enter into a contract of general insurance with an Insurer, you have a duty 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 the insurance and, if so, upon 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 matters:

- 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 its business, ought to know; or
- As to which compliance with your duty is waived by their Insurer.

(It should be noted that this duty continues after the proposal form has been completed up until the time the policy is entered into.)

Insured by:



DUAL ASIA

Tel: +65 6908 9895 www.dualasia.com
89A Amoy Street, Singapore 069908
DUAL Underwriting Agency (Singapore) Pte Ltd

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 or misrepresentation is fraudulent, the Insurer may also have the option of avoiding the contract in its entirety. It is therefore vital that you make sufficient enquiries BEFORE you complete this proposal form and BEFORE you sign any declaration that there has been no change in the information provided.

Surrender or Waiver of any Right of Contribution or Indemnity

Where another person or company would be liable to compensate you or hold you harmless for part or all or any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the inception of the policy that you would not seek to recover any loss or damage from that person, you are NOT covered under the policy for any such loss or damage.

Contract by the Insured Affecting Rights of Subrogation

If the proposed contract of insurance includes a provision which excludes or limits the Insurer's liability in respect of any loss because you are a party to an agreement which excludes or limits your rights to recover damages from a third party in respect of that loss, you are hereby notified that signing any such agreement may place your indemnity under the proposed contract of insurance at risk.

Privacy Policy

DUAL and MSIG take your privacy very seriously. To ensure your personal information is secure, we communicate and enforce our privacy and security guidelines according to the relevant laws and regulations. DUAL and MSIG both take precautions to safeguard your personal information against loss, theft, and misuse, as well as against unauthorised access, disclosure, alteration, and destruction. Furthermore, we will not sell your personal information to anyone for any purpose. Both DUAL and MSIG impose very strict sanction control and only authorised staff on a need-to-know basis are given access to or will handle your personal data, and we provide regular training to our staff to keep them abreast of any new developments in privacy laws and regulations.

We will only retain your personal data in our business records for as long as it is necessary for business and tax purposes as permitted by the laws. We require our agents, contractors or third parties who provide administrative or other services on our behalf to protect personal data they may receive in a manner consistent with this policy and the laws. We do not allow them to use such information for any other purposes. If you have any questions or inquiries regarding our privacy policy, please feel free to contact us.

We may amend this Privacy Policy at any time and for any reason. The updated version will be available by following the 'Privacy Policy' link on our website homepage at www.msig.com.sg. You should check the Privacy Policy regularly for changes.

For DUAL's Privacy Policy, please follow the link on our website homepage at www.dualasia.com. You should check the Privacy Policy regularly for changes.

Personal Information Collection Statement

Personal information is data that can be used to uniquely identify or contact a single person. As our customers, it is necessary from time to time for you to supply us with your personal data in relation to the general insurance services and products ("the Product") that we provide to you and in order for us to deliver and improve the customer service.

This includes but not limited to the personal data contained in the proposal form or in any documents in relation to the Product or any claim made under the Product.

Your personal data may be used for the purpose of:

- our daily operation and administration of the services and facilities in relation to the Product provided to you;
- any sales, marketing, promotion of other general insurance services and products provided by us;
- variation, cancellation or renewal of the Product;
- assessing and processing claims in relation to the Product and any subsequent legal proceedings; or
- exercising any right of subrogation by us;

In connection with any of the above purposes, the personal data that we have collected might be transferred to:

- our related, subsidiary or affiliated companies within the MSIG Group or MS&AD Insurance Group in or out of Singapore;

- any other company carrying out insurance or reinsurance related business in or out of Singapore;
- any association or federation of insurance companies that exists or is formed from time to time; or
- any agent, contractor or third party who provides administrative, claims handling or other services relating to the Product to MSIG or any member of the MSIG Group or MS&AD Insurance Group.

In order to confirm the accuracy of your personal data, you agree to provide us with authorisation to access to and to verify any of your personal data with the information collected by any federation of insurance companies from the insurance industry.

Under the relevant laws and regulations, you have the right to request access to and to request correction of your personal data held by us. If you wish to exercise these rights, please write to our Data Protection Officer at 89A Amoy Street, Singapore 069908.

Nothing in this statement shall limit your rights under the relevant laws and regulations.

Section 1 | Details of Proposer

1. Name of the Educator: _____
2. Address of Head Office: _____
3. Web Address: _____
4. Place of Incorporation: _____
5. The Educator has continually carried on business since: _____
6. Total Enrolment: Last Year _____
This Year _____

7. Total Number of:

Administrative Staff		Board of Governors	
Full Time Faculty		Trustees	
Part Time Faculty		All other Employee	

8. Type of Educator:
 - a. Kindergarten []
 - b. Primary School []
 - c. Secondary School []
 - d. Special School []
 - e. Vocational / Technical []
 - f. International School []
 - g. Others (please provide further details): _____

Section 2 | History Of The Proposer

1. Has the PROPOSER made any acquisitions, merger, divestments, pending or under consideration, and/or planning any material capital raisings within the next twelve months? Yes [] No []

2. Is the PROPOSER involved in any business activities in the USA and/or Canada? Yes [] No []
3. Have the activities of the PROPOSER changed since the last proposal form with respect to this policy was submitted to the Insurer? Yes [] No []

If Yes to any of the above, please provide further details: _____

Section 3 | Financial Information

1. Please provide latest financial statements or annual report if available.

	Current Year	Prior Year
Revenue		
Government Grants (EOEBG)		
Expenditures		
Budget Surplus (Deficits)		
Accumulated Budget Deficit/Surplus		

2. In the past 3 years, has there been (or is there now proposed) any change in the financial position or capital structure that may materially affect the performance of the PROPOSER? Yes [] No []
3. Is any Director or Officer of the PROPOSER aware of any facts or circumstances which may affect the ability of the PROPOSER to meet its debts as and when they fall due? Yes [] No []

If Yes to any of the above, please provide further details: _____

Section 4 | Subsidiaries

1. Please provide a listing of all subsidiaries, affiliates and joint ventures in which the Educator has a controlling interest and which are to be included as an insured under the policy: Yes [] No []

If Yes, please provide details of such entities:

Entity	Nature of Operations	% owned	Date Acquired

Section 5 | Employment Practices

1. Please advise total number of:
 - a. Retrenchments occurred in the last twelve (12) months: _____
 - b. Staff Turnover for past 2 years: _____
2. Is the PROPOSER currently conducting any employee layoffs, retrenchments or reductions in the next twelve (12) months? Yes [] No []

If Yes, please provide further details: _____

3. Does the PROPOSER have an Employee Handbook or Manual which addresses issues such as sexual harassment, employee disciplinary actions, terminations and layoffs? Yes [] No []

If No, please provide further details of how these issues are handled: _____

4. Does the PROPOSER use written guidelines for suspension, dismissal or non-renewal of employment contracts? Yes [] No []

Section 6 | Employee Theft

1. Does the Educator segregate duties so that no one individual can control any of the following activities from commencement to completion without referral to others (ie Financial Controllers, Directors)?
 - a. Signing cheques, preparing cheque requisitions, reconciling bank statements or issuing funds transfer instructions above SGD5,000? Yes [] No []
 - b. Refund of Monies or return of goods above SGD5,000? Yes [] No []
2. Is there an annual independent physical count of stock that is reconciled against inventory records? Yes [] No []

Section 7 | Claims Information / Circumstances

1. After enquiry, is the proposed Insured aware of any facts or circumstances which might afford valid grounds for any future claim(s) or which would indicate the probability of any such claim(s)? Yes [] No []
2. Within the last three years, has the proposed Insured been the subject of any complaint, suit, inquiry or notice of a hearing from any regulatory body, or any other party? Yes [] No []
3. Within the last three years, has the proposed Insured discovered any losses from employee dishonesty, burglary, robbery, disappearances, destruction or forgery? Yes [] No []

4. Has the proposed Insured been declined, had cancelled or non-renewed any insurance policies for any of the coverage's for which it has applied? Yes [] No []

If Yes to any of the above, please provide further details: _____

Section 8 | Indemnity Limit

1. Please select the amount of Indemnity required:

SGD 1,000,000 []

SGD 2,000,000 []

SGD 5,000,000 []

Other (please state): _____

Section 9 | Declaration

Signing this proposal form does not bind the proposer or the insurer to complete this insurance

The undersigned declares that the statement and particulars in this proposal form are true and that no material facts have been misstated or suppressed after enquiry. The undersigned agree that should any of the information given by us alter between the date of this proposal and the inception date of the insurance to which this proposal relates, the undersigned will give immediate notice thereof. The undersigned agrees that this proposal, together with any other information supplied by us shall form the basis of any contract of insurance effected thereon.

TO BE SIGNED BY PARTNER / DIRECTOR OR PRINCIPAL OR EQUIVALENT

Full Name: _____

Position: _____

Signature: _____ Date: / /

IT IS IMPORTANT THE UNDERSIGNED OF THE DECLARATION ABOVE IS FULLY AWARE OF THE SCOPE OF THIS INSURANCE SO THAT THESE QUESTIONS CAN BE ANSWERED CORRECTLY. IF IN DOUBT PLEASE CONTACT THE BROKER, SINCE NON-DISCLOSURE MAY AFFECT AN ASSURED'S RIGHT OF RECOVERY UNDER THE POLICY.

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