



Lawcover Insurance Pty Limited
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2021/22 Professional Indemnity Insurance (PII) Proposal Form

Due Date: 23 April 2021

Please read the Important Notes accompanying this proposal form, which will assist you in providing the necessary information.

Please complete every question by ticking the appropriate boxes

Law Practice Name:	
Postal Address:	
Law Practice Number:	

Contact Details

Contact 1

Contact 2

Name

Position

Phone Number

Email Address

I have read and understood the statement below

You must acknowledge this statement in order for your proposal form to be processed

Lawcover will only disclose or discuss information concerning your law practice with the current principal/s or legal practitioner director/s of the law practice, unless otherwise instructed. Up to two non-principals or non-directors of your law practice can be nominated as additional contacts to whom Lawcover will disclose or with whom Lawcover will discuss private and confidential information. By ticking the box above, the authorised person completing this application agrees that Lawcover can disclose and discuss such information with the person/s nominated as contacts. Lawcover will not discuss private and confidential information with any other person on behalf of your law practice except on the specific instruction of a current principal or legal practitioner director, confirmed in writing or by email.

1. Staff Details

Number of principals or legal practitioner directors

Number of employed legal practitioners
(excluding principals and legal practitioner directors)

Total number of staff
(including principals, legal practitioner directors, legal and other staff)

2. In which state or territory is your primary professional indemnity insurance arranged?

NSW NT ACT QLD SA TAS VIC WA Other

3. In which state or territory is your law practice's principal place of practice?

NSW NT ACT QLD SA TAS VIC WA

4. Does your law practice have a prior practice? (please see Note 1)

YES NO

If you answered YES, please list each prior practice and the year your law practice succeeded that practice.

Law Practice Name	Year of Succession

5. What is the Gross Fee Income for your law practice for the following years? (please see Note 2)

Please read the definition of Gross Fee Income in Note 2.

Please note that if you answered YES to question 4 you must include the Gross Fee Income from any prior practice in the relevant period (please see Note 1).

Year ending 30 June 2020 (Actual)

Year ending 30 June 2021 (Estimate)

Year ending 30 June 2022 (Estimate)

- It is important that you do not leave the boxes above blank. If your Gross Fee Income is nil, please enter "0" in the \$ boxes.
- Please note that we may ask you to validate your Gross Fee Income (please see Note 2).
- Please provide an explanation of any substantial fluctuations in your Gross Fee Income detailed above.

6. Your Australian Offices

a) In which Australian states or territories does your law practice have offices?

NSW
 NT
 ACT
 QLD
 SA
 TAS
 VIC
 WA

b) How many principals or legal practitioner directors are resident interstate (**outside NSW**)?

c) How many employed legal practitioners are resident interstate (**outside NSW**)?

7. Your Overseas Offices

Does your law practice have any offices overseas (**outside Australia**)?

YES NO

If you answered YES:

a) Please confirm where

b) How many principals or legal practitioner directors are resident **outside Australia**?

c) How many employed legal practitioners are resident **outside Australia**?

8. Gross Fee Income by Office Location (please see Note 3)

a) Please provide a percentage breakdown of the Gross Fee Income **by location of your office/s** as declared in questions 6 and 7:

NSW	<input type="text"/>	%	OUTSIDE AUSTRALIA:		
NT	<input type="text"/>	%	USA & Canada	<input type="text"/>	%
ACT	<input type="text"/>	%	UK & Europe	<input type="text"/>	%
QLD	<input type="text"/>	%	Asia	<input type="text"/>	%
SA	<input type="text"/>	%	Oceania (excluding Australia)	<input type="text"/>	%
TAS	<input type="text"/>	%	Middle East & Africa	<input type="text"/>	%
VIC	<input type="text"/>	%	South America	<input type="text"/>	%
WA	<input type="text"/>	%	TOTAL	100	%

b) If you have declared any Gross Fee Income from an office outside Australia in question 8(a), please confirm the percentage of your total Gross Fee Income generated from the practice of Australian law and the percentage generated from non-Australian law.

Australian Law %
 Non-Australian Law %
 TOTAL **100** %

8. Gross Fee Income by Office Location (please see Note 3) Continued.

c) Do you perform legal services for clients located outside Australia?

YES NO

If you answered YES, please confirm where

9. Gross Fee Income by Area of Law (please see Note 4)

Please provide a percentage breakdown of the Gross Fee Income by the areas of law in which you practiced for the year ending 30 June 2021:

Administrative law	<input type="text"/>	%	Immigration law	<input type="text"/>	%			
Banking & finance	<input type="text"/>	%	Insolvency	<input type="text"/>	%			
Civil litigation including personal injury	<input type="text"/>	%	Intellectual property	<input type="text"/>	%			
Commercial law including corporate	<input type="text"/>	%	Leasing	<input type="text"/>	%			
Construction	<input type="text"/>	%	Mortgages and lending	<input type="text"/>	%			
Conveyancing	<input type="text"/>	%	Planning & environmental	<input type="text"/>	%			
Criminal law	<input type="text"/>	%	Revenue/taxation	<input type="text"/>	%			
Employment law	<input type="text"/>	%	Sale and purchase of business	<input type="text"/>	%			
Entertainment law	<input type="text"/>	%	Wills and estates	<input type="text"/>	%			
Family law	<input type="text"/>	%	Other	<input type="text"/>	<input type="text"/>	%		
					TOTAL	<input type="text"/>	100	%

10. Risk Management Certification – ISO 9001 (please see Note 5)

Will all offices of your law practice be certified to the International Standard ISO 9001 – Quality Management Systems by 30 June 2021 and retain certification for the period 1 July 2021 to 30 June 2022?

ISO 9001 – Quality Management Systems

YES NO

If you answered YES, please attach your current certificate to this application.

10. Risk Management Certification – ISO 9001 (please see Note 5) *Continued.*

Please note that question 10 **does not** refer to:

- Any of the courses offered under Lawcover’s Risk Management Education Program (RMEP) or
- The Practice Management Course approved by the Law Society of NSW which needs to be completed prior to practising as a Principal.

For further details, please refer to Note 5.

11. Does your law practice have any representation in the USA or Canada?

Is your law practice represented in any way in the USA or Canada, or in any of the territories or protectorates of either country?

YES NO

If you answered YES, please identify:

a) The percentage of Gross Fee Income estimated to be earned for the year ending 30 June 2021:

%

b) The number of principals or legal practitioner directors resident in the USA or Canada or in any of the territories or protectorates of either country:

12. Has your law practice had any claims or notifications in the USA or Canada?

Has your law practice had a claim or notification of a circumstance that might give rise to a claim in, or falling under the laws of, the USA or Canada, or in any of the territories or protectorates of either country?

YES NO

If you answered YES, please provide details:

13. Claims History (please see Note 6)

For the purposes of this question, the definition of law practice includes any prior practice (please see Note 1).

a) Has your law practice, at any time, arranged its professional indemnity insurance with a provider other than Lawcover?

YES NO

If you answered YES, please provide details, and attach a current copy of your professional indemnity insurance provider’s claims experience. Lawcover may not be able to provide you with PII terms until this information is received (please see Note 6).

13. Claims History (please see Note 6) Continued.

- b) Has your law practice, or any of its principals or legal practitioner directors, ever been refused professional indemnity insurance, had such insurance cancelled, had an application for renewal of such insurance declined or had special terms imposed? YES NO

If you answered YES, please provide details:

- c) Has your law practice, or its principals or legal practitioner directors, had **ANY** claim made against it or them that has **NOT** already been reported in writing to your professional indemnity insurance provider? YES NO

- d) Is your law practice, or its principals or legal practitioner directors, aware of **ANY** matter, circumstance or fact that may give rise to a claim against it or them that has **NOT** already been notified in writing to your professional indemnity insurance provider? YES NO

If you answered YES to question 13(c) or 13(d), please provide details below including the date you became aware of the facts or claim and/or the date you became aware of the facts or circumstances.

Law Practice Name	Claimant Name	Brief summary of alleged act or omission	Date

NSW INSURANCE STAMP DUTY EXEMPTION

The NSW Government has enacted changes to NSW stamp duty for policies of occupational liability insurance that incept on or after 1 January 2018.

Law practices that declare themselves as 'small businesses', as defined by Revenue NSW when applying for a professional indemnity insurance (PII) policy that incepts on or after 1 January 2018 will be exempt from paying NSW stamp duty on their premium.

If you have an office in NSW, you must tick one of the boxes below in order to make the declaration so that we can issue you with a quotation.

It is your responsibility to ensure that you meet the criteria for the exemption at the date on which your law practice's PII policy commences. If you are unsure about whether your law practice meets the criteria, please obtain independent tax advice.

SMALL BUSINESS DECLARATION

I declare that I am a Capital Gains Tax small business entity (within the meaning of section 152-10 (1AA) of the *Income Tax Assessment Act 1997* of the Commonwealth) for the income year in which the insurance is effected or renewed and I am eligible for the exemption to pay duty under section 259B of the *Duties Act 1997* (NSW).

YES NO

Note: You are a small business if you are an individual, partnership, company or trust that:

- Is carrying on a business, and
- The business has an aggregated turnover of less than \$2 million.

*Aggregated turnover is your Australia wide annual turnover plus the annual turnovers of any business entities that are your affiliates or are connected with you.

It is your responsibility to ensure that you are eligible for the exemption. If you make this declaration and are ineligible for the exemption, Lawcover will be charged stamp duty by Revenue NSW. Lawcover will recover the amount of that unpaid duty from you pursuant to section 259D of the *Duties Act 1997* (NSW).

More information regarding stamp duty exemption for small businesses can be found by visiting the NSW Government website: www.revenue.nsw.gov.au/taxes/insurance

PRIVACY STATEMENT

Lawcover respects your privacy.

This Privacy Statement is a summary of the Lawcover Privacy Policy, which you can access on our website: www.lawcover.com.au. Please read the Privacy Policy for a full explanation of the kinds of information that we collect, how and why we collect it and when we provide it to third parties.

In this Privacy Statement:

“Lawcover”, “we”, “us” and “our” mean Lawcover Insurance Pty Limited and Lawcover Pty Limited; and “you” and “your” mean our current and prospective customers and users of our website.

Why and how we collect your personal information

We collect personal information so that we can provide our insurance products and services, our risk management education and consultation services, and our other educational publications and events. We may also use your personal information to promote products or services that may be of interest to you, and to obtain feedback on our products and services.

We collect your personal information when you are applying for, renewing or updating an insurance policy, when we are handling a claim, when we are processing a payment or registering you for a workshop, seminar or other event or forum, and where we are responding to an inquiry or contact from you.

Sometimes we receive information from third parties such as a person we believe to be authorised by you, or a Law Society or another insurer.

When we disclose your personal information

We may share your personal information with our service providers, if it helps us to provide our products and services to you. In some cases our service providers (such as brokers, insurers, reinsurers, IT providers and research consultants) may be located outside Australia (such as UK, USA, Singapore, France, Germany, Switzerland, India and New Zealand).

Your consent

You agree that we may collect, use and disclose your personal information on these terms.

Contact us

Please contact the Lawcover Privacy Officer in writing if you would like to:

- Request a copy of your personal information
- Correct or update your personal information
- Tell us that you no longer consent to our use of your personal information
- Opt out of receiving information about optional products or services we think may be of interest to you
- Report a privacy breach, or
- Make a complaint about the management of your personal information

The Privacy Officer

Lawcover Insurance Pty Limited

Level 13, 383 Kent Street, Sydney NSW 2000 | DX 13013 Sydney Market Street

lawcover@lawcover.com.au

Time-critical matters may be raised by telephone on (02) 9264 8855.

Before you return your proposal form to Lawcover, please complete this checklist:

- Your Gross Fee Income actuals and estimates are provided for each period requested in this proposal form
- You have completed all questions in this proposal form
- You have attached current claims histories from any prior professional indemnity insurance providers
- You have attached a copy of your current risk management certificate
- You have read, signed and dated the declaration on page 9
- You have kept a copy of this completed proposal form for your records

DECLARATION

You must sign the declaration for your proposal form to be accepted by Lawcover

On behalf of the law practice, I declare that:

- The information provided in this proposal form is true and complete.
- I consent to Lawcover disclosing confidential information to, and discussing it with, the current principal/s or legal practitioner director/s of the law practice, and person/s nominated as contacts notwithstanding that one or both persons may not be a principal or legal practitioner director of the law practice.
- I have calculated the law practice's Gross Fee Income in accordance with the definition of Gross Fee Income in Note 2 of the Important Notes.
- I have contacted the law practice's professional indemnity insurance provider (if NOT Lawcover) and attach a **current** copy of the law practice's claims history from that provider.
- The law practice undertakes to provide Lawcover with financial evidence as requested by Lawcover to verify the information provided in this proposal form (including the financial evidence listed in Note 2) at the law practice's own cost.
- I understand that Lawcover may determine, based on prior years' experience or the financial evidence provided, that the law practice has under-estimated its Gross Fee Income. In this event, Lawcover will contact the law practice and advise the revised Gross Fee Income on which Lawcover will base its premium.
- I consent to Lawcover collecting, using and disclosing information as set out in the Privacy Statement above.
- I understand that if this law practice becomes a prior practice of another law practice, this law practice's claims history will become part of the claims history for the successor practice and I consent to it being provided to that successor practice.

Signature:

	 Sign here
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Date:

Day		Month		Year	

Name of Authorised Person:

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Position:

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2021/22 Professional Indemnity Insurance (PII) Proposal Form

Important Notes

For the attention of the person responsible for professional indemnity insurance

Lawcover Insurance Pty Limited (Lawcover) is pleased to be the insurer of your professional indemnity insurance (PII). The proposal form or online application requests information for underwriting purposes from your law practice. The information will be used by us to calculate your primary PII premium and to quote to you a premium for Top Up insurance.

If you do not provide this information, we will not be able to provide you with a quotation for primary PII or Top Up insurance.

Your primary PII policy provides you with a limit of indemnity of \$2 million for each claim, including claimant's costs and defence costs.

We recommend that you review your limit of indemnity each year to ensure it provides your law practice with adequate protection.

It is prudent to consider purchasing Top Up insurance from Lawcover to protect you against under-insurance should a claim exceed the \$2 million limit of the primary PII policy.

Your PII premium will be based on a combination of (actual and estimated) Gross Fee Income (GFI), the risk profile of your law practice and, for most law practices, a choice of excess. In some cases, based on prior years' experience, we may determine that a law practice has under-estimated its GFI. In those cases, we will contact the law practice.

Please ensure that your proposal form or online application is fully completed and submitted to Lawcover by the due date.

Important Notes

Note 1: Prior Practices

You may need to declare a prior practice in question 4 of the proposal form or online application, or supply information about a prior practice's Gross Fee Income (GFI) in question 5, or its claims history in question 13.

Under clauses 38 & 39 of the 2021/22 professional indemnity insurance (PII) policy, Lawcover has the right to determine that your law practice is the successor to a law practice that has ceased.

When making our determination, we may have regard to factors such as your law practice:

- Holding itself out as the successor of another law practice or as incorporating it where:
 - The holding out can be express or implied
 - The holding out can be contained in notepaper, business cards, form of electronic communications, publications, promotional material or otherwise, or can be contained in any statement or declaration you make to any regulatory or taxation authority
- Employing, or taking on as principals (including legal practitioner directors) all or a majority of the principals (including legal practitioner directors) of another law practice
- Employing a majority of the employees previously employed by another law practice
- Acquiring the goodwill, the assets, or the majority of client files of another law practice, or assuming its liabilities
- Adopting the name formerly used by another law practice, or a name which substantially incorporates the name, or
- Carrying on business from the premises of another law practice

Please note that you should not declare a prior practice in question 4 if that practice will remain open.

If you are uncertain about whether your law practice has a prior practice, please contact a member of Lawcover's Insurance Services team on **1800 650 748**.

It is important that you tell us if your law practice merges with or acquires another law practice during the period of insurance.

Note 2: Meaning of Gross Fee Income - What you Need to Disclose

Your Gross Fee Income (GFI) is the total fees received or receivable by the law practice or by you (if you are a sole practitioner or independent contractor).

It includes:

- All fees received or receivable by the law practice or you which have been earned from the provision of legal services by partners or legal practitioner directors and employees* of the law practice or by you and
- Internal costs and disbursements charged to clients (for example, photocopying, postage/couriers)

It excludes:

- All payments received by the law practice or you for third party disbursements** or fees for services rendered by independent contractors*** to the law practice (whether or not those persons are providing legal or other services to the law practice)
- All payments received by the law practice or you which are earned from an area of practice where you have a statutory immunity from suit under legislation in force in Australia
- All fees that remain unpaid by your client for more than 18 months
- Any GST or other taxes that the law practice collects and
- All fees generated by an interstate or overseas office that arranges its primary PII through an insurance provider other than Lawcover

If you, or the law practice, do not generate any income from legal practice, you must indicate this by entering “0” in the relevant boxes.

- * **Employees** include legally qualified personnel, paralegals, articled clerks, special counsel, secondees, locums, office and clerical staff employed by the law practice or a service entity of the law practice. However, some consultants may be considered to be independent contractors — see *** below.
- ** **Third party disbursements** means amounts paid or payable by you to a third party for goods or services obtained for the benefit of a client, such as barrister’s fees, medical report fees, experts’ fees, court filing fees, mediators’ fees, search fees and investigators’ fees. They do not include amounts paid or payable for goods or services obtained for the benefit of the law practice, such as referral fees.
- *** **An independent contractor** is a person who is not a principal or employee of the law practice or you, but who is engaged to provide certain services to you or your clients, and can include barristers, surveyors, auditors, accountants and investigators. Independent contractors are not covered by your law practice’s PII policy and are responsible for making their own insurance arrangements. If you require confirmation as to whether someone is an independent contractor for the purposes of stating your Gross Fee Income, visit Lawcover’s Insurance menu at lawcover.com.au and complete the information required in the Consultant Checklist, then contact a member of Lawcover’s Insurance Services team who will provide you with confirmation.

Validation of Gross Fee Income

Lawcover may ask you to provide financial evidence, at the law practice’s own cost, to verify the Gross Fee Income information provided on your proposal form or online application.

Financial evidence may include any one or more of the following:

- Verified detailed profit & loss statements
- Balance sheets
- Cash flow statements
- Other statements prepared by an accountant
- Statutory declarations

Additional Premium

Lawcover may determine that the law practice has under-estimated its Gross Fee Income. In this event, Lawcover will contact the law practice and advise the revised Gross Fee Income on which Lawcover will base its premium. An additional premium may then be charged.

In-house and other special law practices

In-house law practices and other practices that do not charge their clients fees for the legal services they provide should not declare nil fees as this does not accurately reflect the risk profile of the law practice.

Such law practices should provide Lawcover with an estimate of fees that would have been earned if the practice did not provide free legal services, but instead charged an hourly rate.

Community Legal Services

Law practices receiving government funding or grants or charitable donations as well as, or instead of, fees charged to clients, should also declare these amounts to Lawcover.

Note 3: Gross Fee Income by Office Location

In order for Lawcover to apply the correct stamp duty to your premium, you must provide us with the percentage of fees that your NSW, interstate and overseas offices generate*.

If your law practice does not generate any fee income and you declare that your law practice is based solely in NSW in question 6(a), you should declare 100% NSW in question 8(a).

Stamp duty calculations differ between states and Lawcover will calculate this for your law practice based upon the percentage of fees generated by each of your law practice’s offices.

If you do not generate fees from interstate or overseas offices, your Gross Fee Income will be 100% in NSW.

- * You should not include any fees generated by an interstate or overseas office that arranges its primary PII through an insurance provider other than Lawcover.

If your law practice generates fees from an office overseas (outside Australia), you must provide us with the percentage of your total Gross Fee Income generated from the practice of Australian law and the percentage of fees generated from the practice of non-Australian law.

Note 4: Gross Fee Income by Area of Law

Lawcover is committed to understanding the causes of claims across all areas of legal practice and producing targeted risk management education for the benefit of the profession. We seek your assistance by providing an estimate of the percentage breakdown of the Gross Fee Income by the areas of law practiced for the year ending 30 June 2021.

If you are a new law practice, please provide your best estimate of the percentage breakdown of those areas of law that you anticipate to practice in.

Law practices specialising in criminal law may be entitled to a premium discount provided that 100% of their 2020/21 Gross Fee Income (GFI), as declared, will be derived from:

- Matters which, if litigated, would be litigated in the criminal jurisdiction of any court
- Appellate work that flows from such litigation
- Any other advice or litigation that directly flows from such litigation or
- Matters which are the subject of Commissions of Inquiry which may result in a recommendation for criminal prosecution

New law practices that did not earn fees in 2020/21 are not entitled to a criminal law discount in 2021/22.

Area of law	Description
Administrative law	Advice and legal services relating to local, state and federal government agencies and local councils and associated legislation
Banking & finance	Conduct of law relating to banks and financial institutions including project and asset finance, loans and securities, financial regulation and capital markets
Civil litigation including personal injury	The conduct of litigation and dispute resolution processes, other than criminal or family law-related
Commercial law including corporate	Advice and legal services relating to commercial transactions and structuring, and corporate issues such as statutory compliance and governance
Construction	Conduct of law relating to building construction, engineering and related fields
Conveyancing	The preparation of documentation and conduct of the sale or purchase of residential and commercial real property
Criminal law	Advice and the conduct of criminal matters including traffic, drug, assault and fraud offences
Employment law	Advice and legal services relating to employment matters such as employment contracts, unfair dismissal, workplace investigations, discrimination
Entertainment law	Advice and legal services provided to businesses, financiers, artists and other persons within media, arts and entertainment industries
Family law	Conduct of family law matters including binding financial agreements, separation and divorce, parenting plans and orders, and property settlements
Immigration law	Acting for individual or corporate clients on immigration-related matters including visa applications, cancellations, refusals and sponsorship.

Insolvency	Advice and legal services to insolvency practitioners, individuals, companies or creditors relating to personal or corporate external administration or restructuring
Intellectual property	Conduct of law relating to the commercialisation, protection and enforcement of intellectual property rights including copyright, trade marks and IP licensing
Leasing	Providing advice on, reviewing and drafting retail, industrial and commercial leases
Mortgages and lending	Providing advice to lenders, borrowers or guarantors on mortgage and loan-related matters including mortgage/guarantee documentation, structuring of transactions and enforcement of securities
Planning & environmental	Conduct of law relating to property development, planning appeals, environmental assessment, compliance, compulsory acquisition and contamination
Revenue / taxation	Providing advice on revenue and tax-related matters including tax structuring and restructuring, tax audits, debts and disputes
Sale and purchase of business	Advising on the sale and purchase of a business and associated issues such as asset, share and commercial lease transfers
Wills and estates	Drafting estate planning documents such as wills and enduring powers of attorney and the advice and legal services relating to the administration of deceased estates

Note 5: Risk Management Premium Discounts

International Risk Management Certification

For the year commencing 1 July 2021, Lawcover will provide a premium discount for law practices if the law practice is certified to the International Standard ISO 9001 – Quality Management Systems.

Certification will only be recognised where it is current for the full insurance year, being 1 July 2021 to 30 June 2022, and attained by 30 June 2021 for all offices of the law practice.

You should only answer YES to question 10 of the proposal form or online application if your law practice is certified to ISO 9001 – Quality Management Systems. Please attach your **current** certificate to your proposal form or online application.

Lawcover Risk Management Education Program (RMEP)

If by 30 June 2021, all principals of a law practice have successfully completed at least three Principals Workshops (with all three workshops completed by each principal within 3 years of completion of the first workshop by that principal) and at least one Maintenance Event in each policy year after completion of the Workshops, a 7.5% discount may be applied to the law practice's 2021/22 PII premium.

If by 30 June 2021, all principals of a law practice have successfully completed all five Principals Workshops (with all five workshops completed by each principal within 3 years of completion of the first workshop by that principal) and at least one Maintenance Event in each policy year after completion of the Workshops, a 10% discount may be applied to the law practice's 2021/22 PII premium.

Lawcover will determine from its own records whether all current principals or legal practitioner directors of your law practice have completed the necessary Lawcover Risk Management Education Program workshops or events in order to qualify for a discount. You do not need to confirm this on your proposal form or online application.

For full details of Lawcover's Risk Management Education Program, please visit Lawcover's Practice Support Services menu at lawcover.com.au or contact a member of Lawcover's Practice Support Services team on **(02) 9286 8877** to discuss your law practice's requirements for eligibility.

Please note that risk management premium discounts are **NOT** cumulative. The maximum risk management premium discount achievable for any law practice is 12.5%.

Note 6: Claims History

When answering question 13 of the proposal form or online application, please complete the information on behalf of your law practice, its principals or legal practitioner directors, former principals or legal practitioner directors and any prior practices.

If your law practice or a prior practice has, at any time, arranged its professional indemnity insurance (PII) through a provider other than Lawcover, you must contact that PII provider or their authorised claims handling agent and ask them for a **current** copy of your law practice's claims experience record. This record should include confirmation that you have not notified any claims, should this be the case. You must attach a copy of your law practice's **current** claims experience record to your proposal form or online application.

Note 7: Top Up Insurance

Your duty of disclosure

Before you enter into the insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which 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 the 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.

If you do not tell us something

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.

For More Information

To assist you in understanding the information we require, detailed information is available on our website at lawcover.com.au. Alternatively, you can contact a member of Lawcover's Insurance Services team on **1800 650 748** if you are unsure about what information is required.