# Introduction

This Insurance Declaration details all of {{jmf\_client\_name}} insurance covers due for renewal for this insurance period. It is important that you review this information in detail and advise us of any changes needed. We have included an underwriting questionnaire section to provide the insurers with updated information, e.g. changes to the physical risk, acquisitions or disposals, adoption or cessation of processes or systems. This allows them to re-assess the risk covered by your policies.

You need to disclose to your insurer everything relevant to their decision to write your risk and on what terms. This Duty of Disclosure applies at all times, so please tell us about any changes to your circumstances or details. It also applies to all persons, companies and parties named in your policies.

For more details refer to the Important Information at the rear of this Insurance Declaration.

All requests for changes or inclusions of any type, including limits or sums insured shown, will form part of our renewal negotiations with Insurers.

They will not automatically take effect from the expiry date of the policies involved, or from the date of your request and no changes to cover apply until MMM has received Insurers’ agreement. Unless requested otherwise by you, the changes will be negotiated to take effect from the commencement date of the next insured period.

Please contact us if you have any questions or need help completing this Insurance Declaration.

### Important Information

MMM offer our clients a unique and independent people risk solution that has a direct impact on financial savings, workplace safety and employee health and productivity. This solution is delivered through Australia's leading health, safety and rehabilitation provider, The DDDDDD Group Pty Ltd (“DDDDDD”).

DDDDDD’s expertise delivers unique financial benefits through reducing the likelihood and cost of workplace injuries and delivering premium savings through improved absenteeism and claims management.

Highly qualified and experienced professionals understand the impact of the rehabilitation and return to work focus within the wider insurance programme and the effect of the claim on premium costs. Access to DDDDDD’s expertise helps you to look after your people and support ill or injured employees to regain their lives.

For more information about DDDDDD’s services, please see the information form on the following page. To make DDDDDD your preferred health, safety and rehabilitation provider, please complete the information form and return it to us. This service is provided at no additional cost to your organisation.