

WINTER BROADACRE INSURANCE PROPOSAL



Request Quotation

Request Cover

1. CLIENT DETAILS

Insured Name T/As
 Contact Person ABN
 Postal Address
 Town State Post Code
 Telephone Mobile Facsimile
 Other interested parties (eg. Financiers, partnership)

2. PROPERTY DETAILS

1 Property Name Latitude (S) Longitude (E)
 Property Number Town Shire
 2 Property Name Latitude (S) Longitude (E)
 Property Number Town Shire
 3 Property Name Latitude (S) Longitude (E)
 Property Number Town Shire

Crop Revision Type Final Revision After Harvest
 Cover Option Type Hail & Fire (H&F) Fire Only (F) By Paddock Decided
 Decreasing Excess Option Yes No

Any of Your Crops Damaged? (if yes an assessor must inspect the crop before We will issue cover) Yes No
 Any of Your Crops Share farmed? (if yes please provide details below) Yes No

1. If Yes name of Share farmer Phone
 Property # Address
 2. If Yes name of Share farmer Phone
 Property # Address

3. CLAIMS & INSURANCE HISTORY

In the last 5 years, to the best of Your knowledge, how many **incidents of Hail**, has the Insured Property experienced (all regardless of whether any insurance claim has been lodged, paid or any damage has been occasioned)?

Any insurance policy declined or cancelled, renewal refused, special condition applied Yes No

If yes, give details (Year, Name of insurer(s), Reason):

Date of Event	Nature of Event	Area Affected (Ha)	Actual Cost of Event



6. IMPORTANT NOTICES

The Insurer Certain Underwriters at Lloyd's is the insurer and issuer of this insurance policy.

Underwriting Agent Insurance Facilitators Pty Ltd **ABN 86 441 986 415** **AFSL No. 289450**

We, Us, Our

Means the Insurer.

You, Your

Means the person or entity listed as the 'Insured Name' in this proposal.

Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, 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, on 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 matter:

- 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 his 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 his 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.

Privacy Statement

Lloyd's and its agents are bound by the obligations of the **Privacy Act 1988 (Cth)**.

Personal information may be collected about You for the purposes of providing insurance services to You, including;

- evaluating Your proposal, evaluating any request for a change to any insurance provided, providing, administering, and managing the insurance following acceptance of a proposal, and investigating and, if covered, managing claims made in relation to any insurance You have with Us.

Apart from Insurance Facilitators Pty Ltd and the Insurer, Your personal information may be disclosed to other persons such as;

- reinsurers and brokers, loss adjusters, claims investigators, mailing houses, claims reference providers, legal and other professional advisors.

You have the right to request access to, and correct, any personal information that is held about You, subject to the Privacy Act 1988 and amendment.

Insuring Part of Your Crop;

You must insure Your entire Area Planted unless You provide Us with a property map with this proposal showing paddocks to be insured and paddocks not to be insured under Your policy. If You are not insuring Your entire Area Planted and You fail to provide a map, We will in the event of a claim invoke the Underinsurance clause of Our Broadacre Policy Wording.

Cover for Your Insured Property

This proposal from You is to request terms of insurance from Us. Cover will attach as follows:

1. You want to Request a Quote

- You must read and complete all questions of this proposal. Sign the declaration, and send to Us (via Your broker).
- If We accept Your proposal, We will send You (via Your broker) a quotation.

If You do not receive a confirmation within 5 working days of sending the signed quotation, please contact Your broker immediately.

2. You want to Request Cover

- You accept by signing Our quotation. Cover will not attach until 9:00am on the morning 48hrs after We receive Your signed quotation. We will send to You (via Your broker) Our Certificate of Insurance to confirm cover has been placed.
- Cover will not attach until We receive and accept Your proposal. Cover attaches at 9:00am on the morning 48hrs after We have accepted Your proposal. Our Certificate of Insurance sent to You via Your broker is confirmation of cover.

If You do not receive a confirmation of cover within 5 working days please contact Your broker immediately.