

## ➤ Farm Pack Insurance Proposal

### ➤ Important information

#### Who is Rural Affinity?

Rural Affinity Insurance Agency Pty Ltd ("Rural Affinity") ABN 72 119 838 854 AFS Licence No. 302182 is an underwriting agent. In transacting this insurance, Rural Affinity is acting as an agent for Great Lakes Reinsurance (UK) PLC.

#### Who is the Insurer?

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC trading as "Great Lakes Australia".

Great Lakes Australia is a branch of Great Lakes Reinsurance (UK) PLC (ARBN 127 740 532, ABN 18 964 580 576, AFS Licence No. 318603), which is a limited liability company incorporated in England and Wales and a wholly owned subsidiary of the Munich Reinsurance Company. The Munich Re Group is one of the largest insurance groups in the world.

Great Lakes Reinsurance (UK) PLC has strong financial security characteristics. However, ratings can vary from time to time. You can check Great Lakes Reinsurance (UK) PLC's current rating at the following website: Standard & Poor's [www.standardandpoors.com](http://www.standardandpoors.com)

The contact details for Great Lakes Australia are:

143 Macquarie Street, Sydney, NSW, 2000  
PO Box H35 Australia Square, Sydney, NSW, 1215  
(02) 9272 2050 | [reception@gla.com.au](mailto:reception@gla.com.au) | [www.gla.com.au](http://www.gla.com.au)

#### Privacy Statement

In this Privacy Statement "We", "Us" or "Our" means Rural Affinity and/or Great Lakes Australia.

We are committed to the safe and careful use of Your personal information in the manner required by the *Privacy Act 1988* (Cth), the Australian Privacy Principles and the terms of this policy.

We collect Your personal information in order to assess Your application for insurance and, if Your application is accepted, to administer and manage Your insurance policy and respond to any claim that You make. To do this, Your personal information may need to be disclosed to insurers, reinsurers and service providers and related entities who carry out activities on Our behalf, such as assessors and facilitators, some of whom may be located in overseas countries. Our contractual arrangements generally include an obligation for these insurers, reinsurers, service providers and related entities to comply with Australian privacy laws.

By providing Us with Your personal information, You consent to the disclosure of Your personal information to insurers, reinsurers, service providers and related entities in overseas countries to enable Us to assess Your application, to administer and manage Your insurance policy and to respond to any claim that You make. If You consent to the disclosure of Your personal information to overseas recipients, and the overseas recipient handles Your personal information in a way other than in accordance with the Australian privacy laws, We may not be responsible for the handling of Your personal information by the overseas recipient.

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the disclosure of Your personal information to overseas entities at any stage, We may not be able to assess Your application or administer and manage Your insurance policy and respond to any claim that You make.

Our privacy policies explain how You may access personal information, how to seek correction of Your personal information, how to make a complaint about the handling of Your personal information and how complaints are handled. If You require more information, You can access the Great Lakes Australia Privacy Policy and Privacy Statement at [www.munichre.com/io/gla/en/privacy\\_statement.aspx](http://www.munichre.com/io/gla/en/privacy_statement.aspx) and Rural Affinity's Privacy Policy and Privacy Statement at [ruralaffinity.com.au/privacy\\_statement](http://ruralaffinity.com.au/privacy_statement).

#### Dispute resolution

We view seriously any complaint made about Our products or services and will deal with it promptly and fairly. If You have a complaint please first try to resolve it by speaking to the relevant member of Our staff. If the matter is still not resolved, please then contact Our Internal Disputes

Resolution Officer on (02) 9496 9300. We will acknowledge receipt of Your complaint within three working days.

If the complaint relates to the insurance cover We will work with Great Lakes Australia to resolve the complaint. Provided We have sufficient information, We will complete the review within 15 working days. Where We are unable to do so, We will agree a new timeframe for responding to You. In any case, We will provide You with an update every ten working days.

If You are a natural person or a small business, and You are not satisfied with the final decision, You may wish to contact the Financial Ombudsman Service ("FOS"). The FOS is a free independent external disputes resolution service provided to customers to review and resolve complaints where We have been unable to satisfy Your concerns.

For further details you can visit their website [www.fos.org.au](http://www.fos.org.au) or contact them:

GPO Box 3, Melbourne, VIC, 3001  
1300 78 08 08 | [info@fos.org.au](mailto:info@fos.org.au)

#### Cooling-off period

If You are not completely satisfied with Your insurance, please contact Rural Affinity to discuss Your concerns.

If You decide not to proceed with Your insurance, You may cancel the policy within 21 days. Providing You haven't made a claim under the policy, We will cancel the policy from the beginning and refund all premium You have paid to Us for the policy.

#### Your duty of disclosure

Before You enter into an eligible contract of insurance with Us, You have a duty of disclosure under the *Insurance Contracts Act 1984*.

We may ask You specific questions that are relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms. If We do, You must tell Us everything that You know and that a reasonable person in the circumstances would include in their answer.

This duty applies until the contract is entered into.

If You fail to comply, We may be entitled to reduce Our liability under the contract in respect of a claim or We may cancel the contract.

If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from its beginning.

#### What You do not need to tell Us

You do not need to tell Us about any matter:

1. that diminishes Our risk,
2. that is of common knowledge,
3. that We know or should know as an insurer, or
4. that We tell You We do not need to know.

#### Your duty of disclosure on renewal

Before You renew this contract, You have a duty of disclosure under the *Insurance Contracts Act 1984*.

If We ask You specific questions that are relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms, You must disclose to Us anything that You know and that a reasonable person in the circumstances would include in answer to the questions.

Also, We may give You a copy of any matter You have previously told Us and ask You to tell Us about any change to the matter or to tell Us if there is no change to the matter. If We do this, You must disclose to Us any change to the matter or inform Us that there is no change to the matter.

If You do not disclose to Us a change to a matter You have previously disclosed, You will be taken to have informed Us that there is no change to the matter.

This duty of disclosure applies until the contract is renewed.

#### 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.

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### Intermediary details

Intermediary name \_\_\_\_\_ Contact number \_\_\_\_\_  
Contact name \_\_\_\_\_ Fax number \_\_\_\_\_

### Contact details of insured

Insured name \_\_\_\_\_  
Contact name \_\_\_\_\_ ITC \_\_\_\_\_  
Contact number \_\_\_\_\_ Fax number \_\_\_\_\_  
Email address \_\_\_\_\_ Mobile number \_\_\_\_\_  
Address \_\_\_\_\_ ABN \_\_\_\_\_

### Period of Cover

From \_\_\_\_\_ To \_\_\_\_\_

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### Information relating to all sections of the policy

**In the past 5 years, have You or anyone else listed on this policy:**

1. Made any claim for loss, damage or liability?  Yes  No If Yes, please provide details:

INSURER	DATE OF LOSS eg. 25/05/2013	AMOUNT (\$)	CAUSE OF LOSS eg. Lightning/Fire	DESCRIPTION OF LOSS eg. Loss of fencing, shed, tractor

2. Had any insurance declined or cancelled, proposal rejected, renewal refused, claim rejected or any special conditions imposed on Your policy?  Yes  No If Yes, please provide details:

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3. Or any partner(s) or director(s) become insolvent or subject to any form of insolvency or administration (such as liquidation or receivership)?  Yes  No If Yes, please provide details:

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4. Been convicted of any criminal offence (other than minor traffic infringements)?  Yes  No If Yes, please provide details:

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### Information relating to all sections of the policy

#### Situation

NO	SITUATION <i>eg. Property Name</i>	NEAREST TOWN <i>eg. Jerilderie</i>	PROPERTY ADDRESS <i>eg. km &amp; direction, road name and/or RMB 1234, Dubbo NSW</i>	PROPERTY SIZE (ha) <i>eg. 1500 ha</i>	OCCUPANCY <i>eg. Occupied or Unoccupied</i>
1					
2					
3					
4					
5					

#### Farming business

Please describe the activities conducted in the farming business (eg. winter crops, cotton, viticulture, sheep, cattle grazing, etc).

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#### Other business

Are any other business activities conducted (other than described above, such as processing, storage facilities, manufacturing, retail, consulting, etc)?  Yes  No. If Yes, please provide details:

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#### Interested parties

Are the interests of any other party to be noted on any of the property insured under this policy?  Yes  No.

If Yes, please provide details:

PROPERTY INSURED	INTERESTED PARTY <i>eg. ABC Bank</i>	ADDRESS OF INTERESTED PARTY	NATURE OF INTEREST <i>eg. Mortgagee, Lessor</i>

**Section 1. Domestic Buildings/Domestic Contents**

SITUATION NO.	PROPERTY DESCRIPTION <i>eg. Main homestead</i>	BUILDING SUM INSURED	CONTENTS SUM INSURED	BUILDING CONSTRUCTION		OCCUPANCY <i>Either owner occupied/ employee occupied/ tenanted, holiday home or unoccupied</i>	YEAR BUILT <i>eg. 1985</i>	NO. OF BEDROOMS
				WALLS	ROOF			

- Are any domestic buildings not being insured under this policy?  Yes  No. If Yes, please detail \_\_\_\_\_
- Is the power connected to all buildings?  Yes  No. If No, please detail \_\_\_\_\_
- Does any domestic buildings have Heritage/National Trust or similar classification?  Yes  No. If Yes, please detail \_\_\_\_\_
- If any building built prior to 1950's, has the building's plumbing been replaced (water and gas), rewired (including switchboard and internal wiring) or the roof replaced?  
 Yes  No. If Yes, please detail: (Note: Photos of the building will be required if built prior to 1950's) \_\_\_\_\_

**Excess**

Please specify the Excess to apply to this section  \$500 (standard)  \$750  \$1,000

**Flood**

Do you wish to insure against loss, damage or destruction caused by Flood?  Yes  No *(cover is limited to \$20,000 in the Period of cover. Note, additional information and premium will apply).*

**Specified Contents And Valuables**

For Domestic Contents there are limits on the Sum Insured for certain items (refer to page 16 of the PDS). If cover is required for a Sum Insured greater than these limits, please provide details below:

SITUATION	DESCRIPTION	SUM INSURED



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### Section 2. Farm Property and Machinery (continued)

#### Self propelled agricultural machinery or Vehicles and/or specified machinery

SITUATION NO.	MACHINERY CATEGORY <i>eg. Self propelled or Specified machinery</i>	DESCRIPTION OF MACHINE/VEHICLE <i>eg. John Deere Tractor</i>	SUM INSURED

#### Livestock, fencing, harvested crop or produce, working dogs and farm trees etc

SITUATION NO.	INSURED PROPERTY <i>eg. fencing, livestock, farm trees, hay, working dogs</i>	DESCRIPTION OF INSURED PROPERTY <i>(eg. for fencing whether internal/boundary &amp; km, for livestock specify sum insured by animal type and for working dogs specify sum insured by animal with age, sex &amp; breed)</i>	SUM INSURED

#### Optional benefits

- Do You require cover for increased costs?  Yes  No. If Yes, please specify a Sum Insured \_\_\_\_\_
- Do You require cover for loss of stored semen?  Yes  No. *(Cover limited to \$75 per straw and \$5,000 in the period of cover)*
- Do You require cover for unspecified farm buildings or other structures?  Yes  No.  
If Yes, please specify a Sum Insured in period of cover *(Cover limited to \$20,000 for any one item)* \_\_\_\_\_
- Do You require cover for unspecified farm machinery?  Yes  No. If Yes, please specify:  
(a) Sum Insured for any one item \_\_\_\_\_ (b) Sum Insured in period of cover \_\_\_\_\_
- Do You require cover for contamination of milk or wine?  Yes  No.  
*(Cover limited to \$10,000 in any one period of cover for contamination of milk and \$25,000 for contamination of wine, grape juice or grape products)*
- Do You require cover for leakage of milk or wine?  Yes  No.  
*Cover limited to \$10,000 in any one period of cover for contamination of milk and \$25,000 for contamination of wine, grape juice or grape products)*









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### Section 4. Farm Liability

1. Total number of full time employees (including proprietors) \_\_\_\_\_

2. Sum Insured  \$5 million  \$10 million  \$20 million

3. Do You require cover for farm hosting activities? (eg. farmstay)  Yes  No.

If Yes, please detail including estimated annual gross turnover and number of guests per week \_\_\_\_\_

4. Do You conduct contracting activities (eg. cartage, earthmoving, harvesting, spraying, fencing, etc), or other non-farming work (manufacturing, engineering, processing, consulting)?  Yes  No.

If Yes, please detail including nature of activities and annual turnover \_\_\_\_\_

\_\_\_\_\_

*(Note: If annual turnover from farm contracting exceeds \$100,000 during the Period of Cover, You must advise Rural Affinity).*

5. Do You have in Your care any third party owned equipment, livestock, farm produce or goods which You are holding and responsible for?  Yes  No.

If Yes, please detail including value of item or goods \_\_\_\_\_

6. Do You host any public/private events on Your properties? (eg. livestock sales, polo events, concerts)  Yes  No.

If Yes please detail \_\_\_\_\_

7. Do You conduct any wine tasting, cellar door sales or other direct sales from the farm, including sales at farmer markets?

Yes  No. If Yes please detail \_\_\_\_\_

### Optional benefits

1. Do You require cover for aerial crop spraying?  Yes  No *(Note: A limit of \$500,000 per period of cover).*

2. Do You require cover for milk tanker contamination?  Yes  No *(Note: A limit of \$25,000 applies per period of cover).*

### Section 5. Land Transit

1. Sum Insured (Farm produce, Vehicles, farm supplies, farm machinery, plant & equipment & livestock) \_\_\_\_\_

2. Do You require cover for accidental damage?  Yes  No.

3. Please specify the Excess to apply to this section  \$250 (standard)  \$500  \$750  \$1,000

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### Section 6. Farm Theft

- Sum Insured for Theft of Your Farm Contents \_\_\_\_\_
- Please specify the Excess to apply to this section  \$250 (standard)  \$500  \$750  \$1,000
- Do You have any specified items that are to be insured?  Yes  No.  
If Yes, please detail \_\_\_\_\_

ITEM DESCRIPTION	SUM INSURED

### Optional benefits

- Do You require Theft of money?  Yes  No. If Yes, please specify the Sum Insured \_\_\_\_\_

### Section 7. Machinery Breakdown

#### Motors & pumps (Machinery)

ITEM DESCRIPTION <i>eg. Gundfos SP125-6 borehole pump</i>	QUANTITY	SIZE (kW / hp)	PETROL / DIESEL / ELECTRIC	ABOVE GROUND / SUBMERSIBLE

- For motors above 20hp, please detail specify the warning and shutdown sensors operating on each motor /pump (i.e high temperature, low oil pressure, no water in pump, excessive vibration or over speed) \_\_\_\_\_
- For bore pumps please advise if cover is required for removing or reinstalling pump units?  Yes  No.  
If Yes, please specify the pumps, if bores are fully lined and sum insured \_\_\_\_\_

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### Section 7. Machinery Breakdown (continued)

#### Blanket cover options

1. Shearing stands (Limited to a maximum of 12 stands)  Yes  No. If Yes, number of stands \_\_\_\_\_
2. Above ground electric pumps and motors up to 10hp (Note: A Sum Insured of \$20,000 applies)  Yes  No.
3. Dairy plant (Includes milk & vacuum pump, vat including agitator & cooling unit)  Yes  No.  
If Yes, please advise of the combined capacity of milk vat/s (litres) \_\_\_\_\_

#### Optional benefits

Do You require cover for refrigerated goods?  Yes  No.

Note: The Sum Insured for deterioration of refrigerated goods is \$5,000 and an Excess of \$250 applies.

### Declaration

I/We

- Agree that when this proposal is accepted by Rural Affinity, cover is bound and I/We agree to pay the premium quoted
- Have received a copy of the Farm Pack Product Disclosure Statement and agree to accept the insurance subject to the terms and conditions and limitations of this Policy
- Have read and understood the Privacy information and consent to the collection, storage, use and disclosure of personal information of all persons covered in this Proposal Form. Where personal information has been provided on someone else's behalf, that person has consented to this provision
- Have read and understood the Duty of Disclosure information and other Important information and I/We realise that if I/we have not complied with the Duty of Disclosure, any claims may not be met.
- Declare everything on this proposal to be true and correct and I/We have not withheld any relevant information.

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Your signature

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Date