RURAL AFFINITY
The fresh approach to crop insurance

Nut Crop Insurance Proposal

Intermediary Details

Intermediary Name _____ Contact Name _____

Contact Number _____ Fax Number _____

Contact Details of Insured

Insured Name _____ ABN _____

Contact Name _____ ITC _____

Contact Number _____ Fax Number _____

Email Address _____ Mobile Number _____

Address _____

Have you ever had an insurance policy declined or cancelled, or claim rejected? ☐ Yes ☐ No

If yes, please provide further details: _____

Property Details

Property Name _____ Address _____

_____

County/Shire _____

Interested Parties

Please list any parties wishing to cover their financial interest in the crop _____

Insured Events ☐ Fire ☐ Impact by Hail

Excess Type ☐ Block ☐ Property

Excess Level ☐ 10% ☐ 15% (standard) ☐ 20% ☐ 25% ☐ 30%

Underwriting Information

Have any of your crop to be insured been damaged? ☐ Yes ☐ No

If yes, please provide details _____

_____

Are all your crops to be insured? ☐ Yes ☐ No

If no, please attach a property map to this proposal, showing which crops are to be insured (by block)

OFFICE USE ONLY RA0708

Date _____ Accepted by _____

Comments _____

PO Box 236 Gordon NSW 2072
T 02.9496.9300 | **F** 02.9496.9308 | www.ruralaffinity.com.au
ABN 72 119 838 854 AFS Licence No. 302182

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Crop Details

BLOCK NAME	NUMBER OF TREES A	INSURED YIELD (kg/tree) B	INSURED VALUE ($/kg) C	SUM INSURED A X B X C

Declaration

I/We
- Agree that when this proposal is accepted by Rural Affinity, cover is bound and cover can't be cancelled and I/We agree to pay the premium quoted.
- Have received a copy of the Rural Affinity Nut Crop Policy Wording and agree to accept the insurance subject to the terms, conditions and limitations of this policy.
- Have read the Important Notices relating to this insurance cover on Page 3 of this proposal.
- Declare everything on this proposal to be true and correct and I/We have not withheld any relevant information.

Your signature _____ Date _____

Signed for and on behalf of all insureds

NOTE We have to assess all the answers you have provided before confirming your insurance cover

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Important information

Who is Rural Affinity?

Rural Affinity Insurance Agency Pty Ltd 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 Australia, an authorised Australian insurer, regulated by the Australian Prudential Regulation Authority ('APRA').

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), trading as "Great Lakes Australia" which is a limited liability company incorporated in England and Wales and a wholly owned subsidiary of the Munich Re Insurance Company. The Munich Re Group is one of the largest insurance groups in the world.

Great Lakes Australia has strong financial security characteristics. However, please note that ratings can vary from time to time. You can check Great Lakes Australia's current rating at the following website: Standard & Poors: www.standardandpoors.com

Great Lakes Australia can be contacted as follows:

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

Great Lakes Australia is a party to the General Insurance Code of Practice.You can access the Code at www.codeofpractice.com.au or via the Great Lakes Australia website.

Your Duty of Disclosure

Before You enter into a contract of insurance with Us, the *Insurance Contracts Act 1984* requires You to provide Us with the information We need to enable Us to decide whether and on what terms Your proposal for insurance is acceptable and to calculate how much premium is required for Your insurance. You will be asked various questions when You apply for this policy. When You answer these questions, You must:

1. give Us honest and complete answers,
2. tell Us everything You know, and
3. tell Us everything that a reasonable person in the circumstances would be expected to tell Us.

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.

Who does the duty apply to?

Everyone who is insured under this policy must comply with the duty.

What happens if You or they do not comply with the duty?

If You or they do not comply with this duty, We may cancel the policy or reduce the amount We pay if You make a claim. If fraud is involved, We may treat the policy as if it never existed and pay nothing.

Privacy

We and Great Lakes Australia are bound by the requirements of the *Privacy Act 1988*, which sets out standards on the collection, use, disclosure and handling of personal information.

We collect personal information from You for the purpose of providing You with insurance products and services and for processing and assessing claims.

Personal information is treated with care. We will not release Your personal information to anyone else other than Great Lakes Australia, its related entities, Your insurance intermediary or as permitted or required by law.

If You make a claim under this insurance, We may disclose information to (and/or collect additional information about You from) claims investigators, claims managers, assessors and lawyers.

You have the right to seek access to Your personal information and to correct it at any time.

If You require further information or would like a copy of Our Privacy Policy please contact Our Privacy Officer on (02) 9496 9300 or write to Us at the address given further below. A copy of Our Privacy Policy can also be obtained from Our website.

Details on Great Lakes Australia's Privacy Policy can be found at www.gla.com.au or by contacting them:

The Privacy Officer – 143 Macquarie Street, Sydney, NSW, 2000

(02) 9272 8000 | privacyofficer@gla.com.au

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 or by writing to Us at the address given above. We will acknowledge receipt of Your complaint within 3 working days.

If the complaint relates to the insurance cover We will work with Great Lakes Australia to resolve the complaint. We will, provided We have sufficient information, 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 10 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 or contact them:

GPO Box 3, Melbourne, VIC, 3001
1300 78 08 08 | info@fos.org.au