

› Livestock Insurance Proposal

› 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) SE.

Who is the Insurer?

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

Great Lakes Australia is a branch of Great Lakes Reinsurance (UK) SE (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 Münchener Rückversicherungs Gesellschaft AG (Munich Re). The Munich Re Group is one of the largest insurance groups in the world.

Great Lakes Reinsurance (UK) SE has strong financial security characteristics. However, please note that ratings can vary from time to time. You can check Great Lakes Reinsurance (UK) SE'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

Your Duty of Disclosure

This policy is subject to the *Insurance Contracts Act 1984* (Act). Under that Act You have a Duty of Disclosure.

Before You take out insurance with Us, You have a duty to tell Us of everything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms. If You are not sure whether something is relevant You should inform Us anyway.

You have the same duty to inform Us of those matters before You renew, extend, vary, or reinstate Your contract of insurance. The duty applies until the policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). If anything changes between the time the answers are provided to Us or disclosures are made and the Relevant Time, You need to tell Us.

Your duty however does not require disclosure of matters that:

- reduce the risk;
- are common knowledge;
- We know or, in the ordinary course of Our business, ought to know, or
- We have indicated We do not want to know.

If You do not comply with Your duty of disclosure, We may be entitled to:

- reduce Our liability;
- are common knowledge;
- We know or, in the ordinary course of Our business, ought to know, or
- We have indicated We do not want to know.

If You do not comply with Your duty of disclosure, We may be entitled to:

- reduce Our liability for any claims;
- cancel the contract;
- refuse to pay the claim, or
- avoid the contract from its beginning, if Your nondisclosure was fraudulent.

Privacy Statement

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. In this privacy section, "We", "Us" and "Our" means the insurer and Rural Affinity as applicable.

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 reinsurers and services 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 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 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 that each of us holds, 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/lo/gla/en/privacy_statement.aspx and Rural Affinity's Privacy Policy and Policy Statement at www.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.

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 Australia ("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 | 1800 367 287 | info@fos.org.au

Important Conditions

In Your policy wording there are conditions which may impact the size of a claim or affect the amount of the premium We will charge. These conditions are explained in the general conditions section of Your policy wording.

> Livestock Proposal

Intermediary / broker details

Intermediary / broker Name _____ Contact Name _____

Contact details of insured

Insured Name _____ ABN _____

Contact Name _____ ITC _____

Contact Number _____ Fax Number _____

Email Address _____ Mobile Number _____

Address _____

Details of other interested parties

Please list any other parties wishing to cover their financial interest in the livestock

Inception Date

What is the requested date for the policy inception? ____ / ____ / ____

Situation

Please provide details of the property location where the livestock are held.

Farm Name _____ Address _____

Postcode _____ Nearest Town _____ Shire/Country _____

Cover

This policy covers Livestock against death resulting from accident, illness or disease which occurs at the Situation during the period of cover.

Optional benefits

Rural Affinity offers a number of options. Please advise if You require one of the following options:

1. Theft Yes No

1. Loss of Use Yes No

Period of cover

3 months 6 months 12 months

Underwriting information / disclosure

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

If yes, please provide further details _____

In the past 5 years, have you made any insurance claims for livestock? Yes No

If yes, please provide details of the cause of loss and the claim amount _____

Are you aware of any contagious or infectious diseases at the Situation or within the surrounding area of the Situation?

Yes No

If yes, please provide further details _____

Husbandry information

Are new animals held in isolation before joining the main herd? If yes, please give details of their management _____

Livestock details

Were these animals purchased via auction/sale or breed at the Situation? _____

If purchased at auction/sale please provide details of the date of auction and location _____

Livestock details (continued)

Have any of the animals proposed to be insured suffered from any illness, injuries, disease, or undergone surgery in the last 12 months? Yes No

If yes, please provide further details _____

Are the proposed animals in sound health? (if No please give further details) _____

Has the animal proposed to be insured undergone a veterinary inspection within the past 3 months? Yes No

If yes, please provide the date of inspection and the name veterinary, name and address of the veterinary practice and contact number _____

Please note that it is normal practice for a veterinary certificate or Declaration of Health to be requested before cover incepts (depending on the value of animal or if cover required for Loss of Use).

Please provide details of the insured animals in the table below.

| ANIMAL ID (eg. Stud Name) | SPECIES (eg. Dairy cattle, sheep) | AGE | BRAND/TAG NO/TATTOO | DESCRIPTION (eg. colour, markings, etc) | INSURED VALUE |
|------------------------------|--------------------------------------|-----|------------------------|--|---------------|
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Declaration

- I/We**
- Agree that when this proposal is accepted by Rural Affinity, cover is bound and cover cannot be cancelled and I/We agree to pay the premium quoted.
 - Have received a copy of the Rural Affinity Livestock Policy Wording and agree to accept the insurance subject to the terms, conditions and limitations of this policy, including the general conditions.
 - Have read the Important Notices relating to this insurance 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.
 - Have declared each insured paddock separately on this proposal

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