

> Plantation Timber Insurance Proposal

> Important information

Who is Rural Affinity?

Rural Affinity Insurance Agency Pty Ltd 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?

The policy is underwritten by Great Lakes Reinsurance (UK) PLC trading as Great Lakes New Zealand. It is a limited liability company incorporated in England and Wales and a wholly owned subsidiary of the Munich Re Group (Munich Re). Great Lakes is registered on the New Zealand Companies Register as an overseas company.

Great Lakes is a subsidiary of the Munich Reinsurance Company. Great Lakes enjoys the A.M. Best Company's financial strength rating of A+ (Superior) as at 19 February 2015.

The A.M. Best Company rating scale is:

A++ or A+	Superior	A or A-	Excellent
B++ or B+	Good	B or B-	Fair
C++ or C+	Marginal	C or C-	Weak
D	Poor	E	Under Regulatory Supervision
F	In Liquidation	S	Suspended

Breach of Condition, Misrepresentation or Non-Disclosure

This policy will be void in the event of any misrepresentation or non-disclosure of any material fact. However, this insurance will not be prejudiced by:

- Any innocent misrepresentation or non-disclosure of any material particular;
- The breach of any condition or warranty without the knowledge and consent of the insured. You must inform Us as soon as You become aware of any breach of this condition.

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.

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Intermediary Details

Intermediary Name _____ Contact Name _____
 Contact Number _____ Fax Number _____

Insured Details

Insured Name _____ NZBN _____
 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: _____

Have You, any Director, Partner or Associate ever:

- a) Been declared bankrupt Yes No
- b) Had bankruptcy proceedings lodged Yes No
- c) Been found guilty of a criminal offence within the past 5 years (other than traffic offences) Yes No

If yes, please provide details _____

Interested Parties

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

Insured events

Do you require cover for windstorm? Yes No

Do you require cover for volcanic eruption and earthquake? Yes No

Note: Cover is automatically included for fire lightning, explosion, thunderbolt, riot, strike, civil commotion, malicious damage, impact by a road or rail vehicle, impact by an aircraft or anything dropped from an aircraft other than chemicals.

Optional benefits

Forest and Rural Fires Act levies Yes No

If this benefit is required, please show the maximum amount you wish to insure for in any period of cover _____

Plantation Infrastructure Yes No

Where there is a claim under this policy, we will pay for the costs incurred to repair or replace any plantation infrastructure damaged by an Insured event.

If this benefit is required, please show the maximum amount you wish to insure for in any period of cover _____

Re-establishment costs Yes No

Where there is a claim under this policy, we will pay for the cost to remove and dispose of the Destroyed Trees and replant trees in any area which has been declared a total loss.

If this benefit is required, please show the maximum amount you wish to insure for in any period of cover _____

Additional benefits

Cover is automatically provided for the following benefits. If you wish to increase this cover, please indicate below the maximum amount you wish to insure for in any period of cover

	Standard cover	Requested Cover
Claims preparation costs	\$2,500	_____
Fire fighting costs	\$10,500	_____
Harvested timber	\$25,000	_____
Claims mitigation expenses	\$25,000	_____

