

➤ Small Farm Insurance Declaration

➤ 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 Insurance SE.

Who is the Insurer?

This insurance is underwritten by Great Lakes Insurance SE trading as "Great Lakes Australia".

Great Lakes Australia is a branch of Great Lakes Insurance SE ARBN 127 740 532, ABN 18 964 580 576, AFS Licence No. 318603 which is a limited liability company incorporated in Germany and a wholly owned subsidiary of the Münchener Rückversicherungs Gesellschaft AG (Munich Re). 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

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 | 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.

Privacy

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 and Rural Affinity's Privacy Policy and Privacy Statement at ruralaffinity.com.au/privacy-policy.

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 by writing to Us at the address given above. 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. 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

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 or renew an insurance contract, you have a duty of disclosure under the *Insurance Contracts Act 1984* (Act).

The Act imposes a different duty when you:

- enter into the policy with us for the first time;
- renew your policy; and
- you vary, extend or reinstate your policy.

We set these duties out below.

The duty applies until the policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). If anything changes between when the answers are provided to us or disclosures are made and the Relevant Time, you need to tell us.

Some words used in this proposal form have a special meaning as defined in the Product Disclosure Statement and such other documents which make up the policy which contain definitions.

› Important information (cont)

Duty of disclosure when applying for this policy

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Duty of disclosure on renewal of your policy

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

Duty of disclosure on variation, extension or reinstatement of your policy

If you have already entered into a policy and you are proposing to vary, extend or reinstate the policy your duty of disclosure changes. You have

a duty to tell us of anything 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 do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive your duty to tell us about.

Who needs to tell us?

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the policy.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

› Small Farm Insurance Declaration

This Small Farm Insurance Declaration is to be completed as supplementary to:

- Competitor's renewal schedule (providing it contains all relevant underwriting information); or
- Brokers placing slip or other written instruction (providing it contains all relevant underwriting information).

Intermediary details

Intermediary name _____ Contact number _____
Contact name _____ Fax number _____

Contact details of insured

As provided in broker submission

Insured name _____
Contact name _____ ITC _____
Contact number _____ Fax number _____
Email address _____ Mobile number _____
Address _____ ABN _____

Period of Cover

From _____ To _____

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If insufficient space is provided in this Declaration please attach additional pages.

Farming business

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

Other business

Are any non-farming activities conducted other than described above, (such as processing, storage facilities, manufacturing, retail, consulting, earthmoving etc)? Yes No If Yes, please provide details, including whether you have any separate insurance for these activities:

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

If Yes, please provide details including estimated annual gross turnover and number of beds: _____

Do You conduct farm contracting activities (eg. cartage, harvesting, spraying, fencing, etc), where the annual turnover is greater than \$100,000 or other non-farming work (manufacturing, engineering, processing, consulting)? Yes No.

If Yes, please provide details including nature of activities and annual turnover:

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 provide details, including expected annual turnover: _____

Do you incur labour hire costs in excess of \$100,000 annually? Yes No.

If Yes please provide details: _____

Do you provide horse agistment for third parties or provide any horseriding or equestrian activities for reward or payment?

Yes No. If Yes please provide details, including expected annual turnover: _____

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Situation

Note: Where this form is being completed following receipt of indicative quotation terms, it is sufficient to state 'per RA Schedule' in the 'SITUATION', 'NEAREST TOWN', 'PROPERTY ADDRESS' and just complete 'OCCUPANCY' column for situations as they are numbered on the Rural Affinity Schedule.

NO	SITUATION eg. Property Name	NEAREST TOWN eg. Jerilderie	PROPERTY ADDRESS eg. km & direction, road name and/or RMB 1234, Dubbo NSW	PROPERTY SIZE (ha) eg. 1500 ha	OCCUPANCY Select most applicable from list below: A-D)
1					
2					
3					
4					
5					

- A. Permanent residence of the insured or direct family
- B. Permanently occupied by an employee or tenant
- C. Casually occupied but never unoccupied for more than 90 consecutive days (eg holiday home, guest quarters etc)
- D. Generally not occupied

Please provide photographs for any buildings built prior to 1970.

Please list any buildings at any of the above Situations that are used to store hay:

In the past 5 years, have You or anyone else to be insured under the proposed policy:

Had any losses (whether insured or not)? Yes No If Yes, please provide details:

Note: Where this form is being completed following receipt of indicative quotation terms, if the details contained in the Rural Affinity Schedule are correct it is sufficient to state 'per RA Schedule' in the table below.

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

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In the past 10 years, have You or anyone else insured under this policy:

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

2. Been declared bankrupt or become subject to any form of insolvency or administration (such as liquidation or receivership)? Yes No. If Yes, please provide details:

3. Had any criminal conviction(s) recorded or have any criminal charges pending? Yes No. If Yes, please provide details:

4. Do any Vehicles to be insured have any existing hail damage or any unrepaired damage? Yes No.

If Yes, please provide details: _____

5. Are any Vehicles used for contract cartage, contracting harvesting, non-farming activities (i.e earthmoving), or are used to hire/loan?

Yes No. If Yes, please provide details: _____

6. Have any regular drivers to be covered under this policy been charged in the last 5 years (or have charges pending) for dangerous or culpable driving; reckless driving causing death; driving under the influence of drugs or alcohol; refusing to provide a breath test?

Yes No. If You have answered Yes to any of the above questions, please provide details:

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 Small Farm 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 and attached documentation to be true and correct and I/We have not withheld any relevant information.

Your signature

Date