

➤ Farm Pack 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 a Lloyd's coverholder pursuant to a binding authority agreement.

Who is the Insurer?

This insurance is underwritten by certain underwriters at Lloyd's. More information regarding the insurer can be found on our website at <http://ruralaffinity.com.au/about-the-insurer>.

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. 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 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 Rural Affinity's Privacy Policy at www.ruralaffinity.com.au/privacy.

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. Our staff member will offer to refer the matter to our Internal Dispute Resolution Officer, or you can Contact Our Internal Disputes Resolution Officer on (02) 9496 9300. We will acknowledge receipt of Your complaint in writing within 2 working days.

If the complaint relates to the insurance cover 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 not satisfied with the response from Our Internal Disputes Resolution Officer, You can contact Lloyd's Australia to request a review of the complaint.

Contact details for Lloyd's Australia Limited:

Level 9, 1 O'Connell Street, Sydney, NSW, 2000
(02) 8298 0783 | ldraustralia@lloyds.com

If your dispute is not resolved in a manner satisfactory to you, you may refer the matter to the Australian Financial Complaints Authority (AFCA).

For further details You can visit their website www.afca.org.au or contact them:

GPO Box 3, Melbourne, VIC, 3001
1800 931 678 | info@afca.org.au

Further details regarding our complaints process are available on request.

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

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). You need to tell Us immediately of any new information or changes to the answers that have been provided to Us and/or the disclosures You have made to Us throughout the Policy Period.

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 the non-disclosure is fraudulent, We may treat the policy as if it never existed and pay nothing.

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.

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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 insured under this policy:

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

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 Your policy? Yes No If Yes, please provide details:

2. 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:

3. Had any criminal convictions recorded or have any criminal charges pending? 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 & 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).

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:

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 building/s 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) _____
- Do you require cover for solar panels with a value greater than \$10,000? Yes No. If Yes, please detail _____

Excess

Please specify the Excess to apply to this section \$250 \$500 (standard) \$750 \$1,000 \$2,500 \$5,000

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 SPECIFIED CONTENTS	SUM INSURED SPECIFIED VALUABLES

Section 2. Farm Property and Machinery

Excess

Please specify the Excess to apply to this section \$250 (standard) \$500 \$750 \$1,000 \$2,500 \$5,000

Farm buildings, farm contents or other structures

Farm buildings, farm contents and other structures (including stock yards, free standing grain or feed silos, windmills, water tanks and power/telephone lines and poles).

SITUATION NO.	PROPERTY DESCRIPTION <i>eg. Machinery shed, windmill</i>	TYPE OF COVER <i>(R) Replacement (I) Indemnity</i>	SUM INSURED	ACCIDENTAL DAMAGE REQUIRED?	YEAR BUILT <i>eg. 1985</i>	BUILDING CONSTRUCTION <i>eg. Iron on steel, Iron on timber, timber & other</i>	HAY STORED IN BUILDING? YES / NO

1. Do any of Your farm buildings have Expanded Polystyrene (EPS) used in its construction or used to protect components? Yes No.
 If Yes, please details including listing the buildings and EPS _____

2. Are any farm buildings not being insured under this policy? Yes No. If No, please detail _____

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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 & km, for livestock specify sum insured by animal type and for working dogs specify sum insured by animal with age, sex & 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 3. Farm Motor

1. Do any Vehicles to be insured have any existing hail damage? Yes No
2. Do any Vehicles to be insured have any unrepaired damage? Yes No
3. 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 detail _____

4. Have any regular drivers to be covered under this policy been charged in the last 5 years (or have charges pending) for:
 - (a) dangerous or culpable driving? Yes No
 - (b) reckless driving causing death? Yes No
 - (c) driving under the influence of drugs or alcohol? Yes No
 - (d) refusing to provide a breath test? Yes No

If You have answered Yes to any of the above questions, please detail:

Section 3. Farm Motor (continued)

Utes and Sedans

VEHICLE MAKE <i>eg. Toyota</i>	FULL MODEL DESCRIPTION <i>eg. Prado GXL</i>	YEAR	REGISTRATION NUMBER	TYPE OF COVER 1. Comprehensive 2. Fire & Theft 3. Fire, Theft & Third Party 4. Third Party only	*EXCESS FREE WINDSCREEN CLAIMS PER VEHICLE (one per Period of Cover) YES / NO	SITUATION WHERE GARAGED	BASIS OF SETTLEMENT Agreed Value / Market Value	VEHICLE ACCESSORIES & VALUE	SUM INSURED (inclusive of accessories value)

*Please note that the optional benefit of Excess free windscreen or window glass is only available if comprehensive cover is selected.

Section 3. Farm Motor (continued)

Farm Vehicles

VEHICLE MAKE AND MODEL <i>eg. John Deere Tractor 6115D</i>	YEAR	REGISTRATION NUMBER	TYPE OF COVER 1. Comprehensive 2. Fire & Theft 3. Fire, Theft & Third Party 4. Third Party only	SITUATION NO. WHERE GARAGED	VEHICLE ACCESSORIES & VALUE	SUM INSURED (inclusive of accessories value)

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Section 4. Farm Liability

1. Total number of full time employees (including proprietors) _____
 2. Total annual turnover from all farming activities _____
 3. Sum Insured \$5 million \$10 million \$20 million
 4. 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 _____
 5. 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).*
6. 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 _____
 7. Do You host any public/private events on Your properties? (eg. livestock sales, polo events, concerts) Yes No.
If Yes please detail _____
 8. 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

1. Sum Insured for Theft of Your Farm Property as insured under Section 2 _____
2. Where theft cover is required for any Specified Farm Machinery item at a value greater than \$10,000 (or any Unspecified Farm Machinery item at a value greater than \$5,000), it needs to be separately noted. Do You have any specified items that are to be insured? Yes No.

If Yes, please detail _____

ITEM DESCRIPTION	SUM INSURED

Optional benefits

1. Do You require Theft of money cover? 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

1. For motors above 20hp, please 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) _____

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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 30hp (Note: A Sum Insured of \$20,000 applies) Yes No.
3. Above ground electric pumps and motors up to 10hp (Note: A Sum Insured of \$20,000 applies) Yes No.
4. 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.

Your signature

Date