

SUMMER BROADACRE INSURANCE PROPOSAL – 2019



CLIENT DETAILS

Insured Name	T/As	
Contact Person	ABN	
Postal Address		
Town	State	Post Code
Telephone	Mobile	Facsimile
Other interested parties (eg. Financiers, partnership)		

PROPERTY DETAILS

1.	Property Name	Latitude	Longitude
	Property Number	Town	Shire
2.	Property Name	Latitude	Longitude
	Property Number	Town	Shire
3.	Property Name	Latitude	Longitude
	Property Number	Town	Shire

Crop Revision Type	Final Revision	<input type="checkbox"/>	After Harvest	<input type="checkbox"/>
Cover Option Type	Hail & Fire (H&F)	<input type="checkbox"/>	Fire Only (F)	<input type="checkbox"/>
Decreasing Excess Option	Yes <input type="checkbox"/> No <input type="checkbox"/>	Planting Start Date		
Any of Your Crops Damaged ? (if yes an assessor must inspect the crop before We will issue cover)				Yes <input type="checkbox"/> No <input type="checkbox"/>
Any of Your Crops Share Farmed? (if yes, please provide details below)				Yes <input type="checkbox"/> No <input type="checkbox"/>
1. If Yes, name of Share Farmer			Phone	
Property #		Address		
2. If Yes, name of Share Farmer			Phone	
Property #		Address		

CLAIMS & INSURANCE HISTORY

In the last 5 years, to the best of **Your** knowledge, how many incidents of Hail, has the Insured Property experienced (all regardless of whether any insurance claim has been lodged, paid or any damage has been occasioned)?

Any insurance policy declined or cancelled, renewal refused, special condition applied YES ☐ NO ☐

If yes, give details (Year, Name of insurer(s), Reason):

Date of Event	Nature of Event	Area Affected (Ha)	Actual Cost of Event

CROP DETAILS

***By Product Decided** H&F (Hail & Fire) H (Hail) F (Fire) All options include Additional Benefits

I/We (The Insured Name or authorised person of the Insured Name):

- Name

Position

Signature

Date

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IMPORTANT NOTICES

The Insurer	HDI Global Specialty SE – Australia ABN 58 129 395 544 AFSL No. 458776 is the insurer and issuer of this insurance policy.
Underwriting Agent	Insurance Facilitators Pty Ltd ABN 86 441 986 415 AFSL No. 289450
We, Us, Our	Means the Insurer.
You, Your	Means the person or entity listed as the 'Insured Name' in this Proposal.

Duty of Disclosure

Before You enter into a contract of general insurance with an insurer, You have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that You know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have this duty until We agree to insure You.

You have the same duty to disclose those matters to the insurer before You renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require You to disclose a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that Your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with Your duty is waived by the insurer.

Non-disclosure

If You fail to comply with Your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If Your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Privacy Statement

The Insurer and its Underwriting Agent are bound by the obligations of the **Privacy Act 1988** (Cth).

Personal information may be collected about You for the purposes of providing insurance services to You, including:

- evaluating Your proposal, evaluating any request for a change to any insurance provided, providing, administering, and managing the insurance following acceptance of a proposal, and investigating and, if covered, managing claims made in relation to any insurance You have with Us.

Apart from the Underwriting Agent and the Insurer, Your personal information may be disclosed to other persons such as:

- reinsurers and brokers, loss adjusters, claims investigators, mailing houses, claims reference providers, legal and other professional advisors.

You have the right to request access to, and correct, any personal information that is held about You, subject to the Privacy Act 1988 and amendment.

The Insurer and its Underwriting Agent also have a Privacy Policy which can be obtained by contacting the Underwriting Agent and/or Insurer.

Insuring Part of Your Crop;

You must insure Your entire area planted unless You provide Us with a property map with this Proposal showing paddocks to be insured and paddocks not to be insured under Your policy. If You are not insuring Your entire area planted and You fail to provide a map, We will in the event of a claim invoke the underinsurance clause of the IF Summer Broadacre Policy Wording.

Cover for Your Insured Property

This Proposal from You is to request terms of insurance from Us. Cover will attach as follows:

1. You want to Request a Quote

- You must read and complete all questions of this Proposal. Sign the declaration, and send to Us (via Your broker).
- If We accept Your Proposal, We will send You (via Your broker) a quotation.

If You do not receive a confirmation within 5 working days of sending the signed quotation, please contact Your broker immediately.

2. You want to Request Cover

- You accept by signing Our quotation. Cover will not attach until 9:00am on the morning 48hrs after We receive Your signed quotation. We will send to You (via Your broker) Our Certificate of Insurance to confirm cover has been placed.
- Cover will not attach until We receive and accept Your Proposal. Cover attaches at 9:00am on the morning 48hrs after We have accepted Your Proposal. Our Certificate of Insurance sent to You via Your broker is confirmation of cover.

If You do not receive a confirmation of cover within 5 working days please contact Your broker immediately.