



COTTON CROP INSURANCE PROPOSAL

1. CLIENT DETAILS

Insured Name T/As
Contact Person
Postal Address
Town
Telephone
Mobile
ABN
State
Post Code
Facsimile
e-mail

2. DETAILS ABOUT THE CROP

Farm Name
Farm Location
Shire
Other interested parties (e.g. financiers, partnerships)
Closest Town
Distance km
Direction

Cover Type
Excess Required
Predetermined Yield Cover
Variable Yield Policy Cover
10.0%
12.5%
15.0%
20.0%
25.0%
30.0%

Are any of your Crops Damaged (if yes an assessor must inspect the crop before we will issue cover)
Are any of your Crops Share farmed (if yes please provide details below)
Name of Sharefarmer
Address
If Yes, please state; Your Percentage Share
Share farmer's share
% to be insured

3. CLAIMS EXPERIENCE Have You had any claims in the past 5 years? Yes No

In the last 5 years, to the best of your knowledge, how many Hail incidents have occurred at the site on which the Insured Property is situated (regardless whether any insurance claim has been lodged, paid or any damage has been occasioned)?
How many Hail losses have occurred in the past Five years?
What is the total value of claims in the past Five years?

Table with 4 columns: Date of Event, Total Area Planted, Area Affected (Ha), Actual Cost of Event

4. INSURANCE HISTORY

Was ever any insurance policy declined or cancelled, renewal refused, special condition imposed, claim rejected, previously lodged claim withdrawn or a special excess imposed?

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

7. IMPORTANT NOTICES

The Insurer	Vero Insurance Limited	ABN 48 005 297 807	AFS Licence No. 230859
Underwriting Agent	Insurance Facilitators Pty Ltd	ABN 86 441 986 415	AFS Licence No. 289450

We, Us, Our

Means the Insurer.

You, Your

Means the person or entity listed as the 'Insured Name' in this proposal.

Your 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 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 disclosure of 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 its 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 claims or may cancel the contract.

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

Privacy Statement

In accordance with the Privacy Act 1988, Your attention is drawn to the following:

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 Insurance Facilitators Pty Ltd 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.

Insuring Your Cotton Crop

You must insure Your entire cotton crop. If You fail to insure Your cotton crop in its entirety, We will in the event of a claim evoke the Underinsurance clause listed in the Notice To Intending Insured of Our Cotton Policy Wording.

Cover for Your Insured Property

This Proposal is considered a request for quotation by You, If We accept the Proposal We will send You a quotation. Cover is not accepted until You sign the quotation acceptance and return it to Insurance Facilitators Pty Ltd.

Cover attaches for Insured Perils, at 9:00am EST on the day following a 48 hour period from when the signed acceptance of the quotation is received from You by Insurance Facilitators Pty Ltd.

Not a renewable policy

Cover under this policy ceases at the expiry of the Period of Insurance stated in your Certificate of Insurance. If similar cover is required for the next growing season it is necessary for You to complete a new insurance proposal form to allow us to provide terms for Your consideration.