



## VITICULTURE INSURANCE PROPOSAL

### IMPORTANT NOTICES

**The Insurer**                    **Suncorp Metway Insurance Ltd**    **ABN 83 075 695 966**    **AFSL No. 229869**  
**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.

#### 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 The Vineyard

You must insure Your entire Vineyard. If You fail to insure **The Vineyard** in its entirety, We will in the event of a claim invoke the Underinsurance clause in Our Viticulture 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 **Hail Strike** and other **Insured Perils**, excluding **Frost**, at 9:00am EST on the day following a 48 hour period from when the written acceptance of the quotation is received by Insurance Facilitators Pty Ltd.

Cover attaches for **Frost**, at 9:00am EST on the day following a 168 hours period from when the written acceptance of the quotation is received 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.

#### Continuity of Cover

If You hold a policy from the previous growing season with Us then subject to Us accepting a new proposal from You and providing You with a quotation which You accept and return to Us prior to 1<sup>st</sup> September 5:00pm EST, We will waive the waiting period before cover attaches stated in the **Cover for Your Insured Property** above.

#### Cut off Date for Insurance

Proposals for **Frost** Insurance must be received by 15th September. Quotations will only be valid to 30th September which is the final cut-off date for issue of insurance cover. After 30th November no viticulture insurance policies will be issued without the prior written approval by Us

**1. CLIENT DETAILS**

Insured Name (T/as) \_\_\_\_\_

Contact Person \_\_\_\_\_ ABN \_\_\_\_\_

Postal Address \_\_\_\_\_

Town \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Telephone \_\_\_\_\_ Facsimile \_\_\_\_\_

Mobile \_\_\_\_\_ e-mail \_\_\_\_\_

Other interested parties (eg. Financiers, partnerships) \_\_\_\_\_

**2. DETAILS ABOUT THE VINEYARD**

Vineyard Name \_\_\_\_\_ Closest Town \_\_\_\_\_

Location of Vineyard \_\_\_\_\_ Post Code \_\_\_\_\_

Shire/County(SA) \_\_\_\_\_ State \_\_\_\_\_

Vineyard Mapping \_\_\_\_\_ Longitude \_\_\_\_\_ Latitude \_\_\_\_\_ Elevation \_\_\_\_\_

Main Trellis Height (meters) \_\_\_\_\_

**3. CLAIMS EXPERIENCE**

Have you had any claims or yield losses (Insured or not) in the **past Five (5) years**  Yes  No

How many **Hail** losses Insured or not in the past Five (5) years?  Total Value or Estimate of Hail Losses \$

How many **Frost** losses Insured or not in the past Five (5) years?  Total Value or Estimate of Frost Losses \$

Please give claim details below;

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

Was ever any insurance policy declined or cancelled, renewal refused, special condition imposed, claim rejected,  Yes  No previously lodged claim withdrawn or a special excess imposed? If yes, give details (Year, Name of insurer(s), Reason):

**4. INSURED EVENTS & COVER OPTIONS****1. Insured Events - Standard Cover Hail & Perils**

Additional Options  **Fire**  Yes  No **Frost**  Yes  No *If yes to frost please complete section 6*

**2. Cover Options**

A. Wine & Dried Grape Cover Options – ( <input checked="" type="checkbox"/> Choose 1 option only)			
<b>Production Cost per Ha</b> <i>Premium discount applies</i>	<input type="checkbox"/> Yes <i>Fixed per Ha cost</i>	Warm Climate \$ 6,100	*Cold Climate \$ 6,750
<b>Dollar (\$) per Ha</b>	<input type="checkbox"/> Yes	<i>You nominate a fixed \$ per Ha for each variety of grape.</i>	
<b>Variable Cover</b> <i>Additional Premium applies</i>	<input type="checkbox"/> Yes	<i>Yield (t Ha) is estimated by You. Final Yield is declared by You directly following harvest or no later than 31<sup>st</sup> May</i>	
B. Table Grape Cover Options – ( <input checked="" type="checkbox"/> Choose 1 option only)			
<b>Production Cost per Ha</b>	<input type="checkbox"/> Yes	<i>Fixed cost \$6,900 per Ha (vines must be bearing)</i>	
<b>Dollar (\$) per Ha</b>	<input type="checkbox"/> Yes	<i>You nominate a fixed \$ per Ha for each variety of grape.</i>	



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Optional Extra for Table Grapes	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input checked="" type="checkbox"/>
<b>Bunch Trim</b> (due to an insured event)	Trim on vine per Ha effected		<input type="checkbox"/> \$2,250.00
	Trim in Shed per Ha effected		<input type="checkbox"/> \$3,000.00
<p><i>Note – If potential Yield loss is under the excess on Your Certificate this benefit will not apply. - If Potential Yield loss is less than 20% the cost of bunch trimming per ton will be \$50.00</i></p>			

<b>3. Vine Cover</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Please nominate number of vines per ha & the Insured value per vine on the Field Schedule		

**5. EXCESS OPTION**  cross required boxes

<b>Excess Type</b>	<input type="checkbox"/> Vineyard	<input type="checkbox"/> Block (If Frost is insured, then the Frost excess applies to the Vineyard)
<b>Excess % Hail</b>	<input type="checkbox"/> Region/Shire *Standard (Std)	<input type="checkbox"/> Std + 5% <input type="checkbox"/> Std + 10% <input type="checkbox"/> Std + 20% <input type="checkbox"/> Std + 30%
<b>Excess % Frost</b>	<input type="checkbox"/> Region/Shire *Standard (Std)	<input type="checkbox"/> Std + 5% <input type="checkbox"/> Std + 10% <input type="checkbox"/> Std + 20% <input type="checkbox"/> Std + 30%
<b>No Claim Bonus</b>	No losses past 5 years	Yes <input type="checkbox"/> No <input type="checkbox"/> Insured with Us last year Yes <input type="checkbox"/> No <input type="checkbox"/>
This only applies if you have had no loss of yield due to an insurable peril in the past 5 years (insured or not)		

**Excess Important Notices**  
 1. **Block Excess** is a % applied to the Sum Insured of each block; **Vineyard Excess** is applied to the Sum Insured of all blocks listed.  
 2. Additional premium applies to the **Block Excess** option.  
 3. Hail & Frost Standard Excesses may differ by Region and individual vineyards.

**6. FROST COVER (only to be completed if frost coverage is required)**

<b>Is frost coverage required?</b> (if no go to section 7)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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<b>If your Vineyard is on a slope, hillside or valley which way does it predominately face?</b>					
Vineyard Aspect	<input checked="" type="checkbox"/> N/A	<input type="checkbox"/> East	<input type="checkbox"/> North	<input type="checkbox"/> West	<input type="checkbox"/> South

<b>Water Supply</b>	<input checked="" type="checkbox"/>
100% Automated frost alarm system with access to water for frost control	<input type="checkbox"/> Yes <input type="checkbox"/> No
100% Manual (inc partly automated) system with access to water for Frost control	<input type="checkbox"/> Yes <input type="checkbox"/> No
Irrigation with limited access to water and unlikely to use for Frost control	<input type="checkbox"/> Yes <input type="checkbox"/> No

<b>Irrigation System</b>	<input checked="" type="checkbox"/>
Overhead / Under vine Sprinklers 100% cover	<input type="checkbox"/> Yes <input type="checkbox"/> No
Sprinklers all low lying areas, drip on remaining vineyard	<input type="checkbox"/> Yes <input type="checkbox"/> No
Drip Irrigation only to 100% coverage	<input type="checkbox"/> Yes <input type="checkbox"/> No
Flood Irrigation Only	<input type="checkbox"/> Yes <input type="checkbox"/> No
No Irrigation	<input type="checkbox"/> Yes <input type="checkbox"/> No

<b>Surface Cover between Vines (just prior to Budburst until Harvest is completed)</b>	<input checked="" type="checkbox"/>		
Bare & Compact	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Mulch under Vines	<input type="checkbox"/> Yes <input type="checkbox"/> No
Mown Sward (ie grass)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Weeds sprayed under Vines	<input type="checkbox"/> Yes <input type="checkbox"/> No
Crop Covers / High Sward	<input type="checkbox"/> Yes <input type="checkbox"/> No		

<b>Trellis Height</b>	<input checked="" type="checkbox"/>		
Over 1.2m	<input type="checkbox"/> Yes <input type="checkbox"/> No	Below 1.0m	<input type="checkbox"/> Yes <input type="checkbox"/> No
1.0m to 1.99m	<input type="checkbox"/> Yes <input type="checkbox"/> No		

<b>Wind Machine(s)</b>	<input checked="" type="checkbox"/> N/A
Coverage Total Vineyard	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cover low lying areas only	<input type="checkbox"/> Yes <input type="checkbox"/> No



7. FIELD SCHEDULE

General Details						Details about the Vines			Details about the Crop				Total Crop
Field Name/No	Variety of Crop	End Use (*1)	Trellis Height (m)	Vine Age	Area Ha	Only if required to insure			Option A or D Production Cost (*2)	Option B or E \$ per Ha (*3)	Option C Adjustable Policy (*4)		Sum Insured Ha X A or D or B or E (C) = Ha X Yield X \$/t
						Vines Total # (#)	(\$ Per Vine (\$))	Total Vine Sum Insured # X \$			Yield (t / Ha)	Insured \$/t	
<b>Total Vine Sum Insured:</b>										<b>Total Crop Sum Insured</b>			

\*1 End Use – (W) Wine (T) Table (D) Dried)

\*2 Option A or D - Production Cost Policy. Use Fixed cost \$ from Section 4 A or D

\*3 Option B or E - \$ per Ha You nominate the \$ per ha. The policy is non adjustable.

\*4 Option C Adjustable Policy You nominate the Estimated Yield and the Insured Dollar per Tonne



**8. DECLARATION**

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

Have read the section of this Proposal headed "Important Notices" on page 3 of this Proposal.

Declare that the answers and statements made in this Proposal are correct and have fully disclosed everything likely to affect the acceptance of this Proposal

Have read the Insurance Facilitators Pty Ltd Almond Policy Wording and understand and agree, subject insurance being issued, to accept the terms, conditions and exclusions of the policy.

Understand that this Proposal is a request for quotation only.

Name	<input type="text"/>	Position	<input type="text"/>
Signature	<input type="text"/>	Date	<input type="text"/>

**9. ATTACHMENTS**

A map of the vineyard must be attached to this Proposal. Please show on the map the following features:

- Boundaries
- Row direction
- Block name
- Any blocks not insured or non bearing
- Any building, road, rivers, creeks or irrigation channels.
- Over head sprinkler / Fan positions
- An arrow pointing North

**10. COLD CLIMATE REGIONS**

South Australia	Adelaide Hills, Clare Valley, Mount Barker, Naracoorte, Wattle Range, Robe, Tatiara
Victoria	Central Goldfields, Greater Bendigo, Grampians, Pyrenees, Wangaratta, Greater Shepparton, Yarra Ranges, Mornington P.
NSW	Yass, Young, Gundagai,