COTTON INSURANCE PROPOSAL - 2023



Date of Event Nature of Event Area Affected (Ha) Actual Cost of E							
If yes, give details (Year, Name of insurer(s), Reason):							
Any insurance policy declined or cancelled, renewal refused, special condition applied YES NO							
In t	the last 5 years,	to the best of Your knowledg nether any insurance claim ha			•		
CL	AIMS & INSU	RANCE HISTORY					
Property # Address							
2. If Yes, name of Share Farmer Phone							
Pro	perty#	Address					
1. If Yes, name of Share Farmer Phone							
An	y of Your Crops	Share Farmed? (if yes, please pro	ovide details below)	Yes	No 🗌		
Any of Your Crops Damaged? (if yes an assessor must inspect the crop before We will issue cover) Yes No							
Lic	ence Fee Type	Price Discount (fixe	ed) LCR (flexible)	End Point Ot	her		
		Delayed Picking	Refuge Crop				
Additional Options		Micronaire Downg	rade Leaf & Colour [Downgrade			
Deposit Required			0% 75%	25%	Other		
Excess Required			.5%	20% 25%	Other		
Crop Revision Type			d Variable Yield	Production	Cost		
3.	Property Num	ber	Town	Shire			
	Property Name	2	Latitude	Longitude			
2.	Property Num		Town	Shire			
	Property Nam		Latitude	Longitude			
1.	Property Num		Town	Shire			
	Property Nam	2	Latitude	Longitude			
PR	OPERTY DET	AILS					
Other interested parties (eg. Financiers, partnership)							
Tel	ephone	Mobile		Facsimile			
Town			State	Post Code			
Pos	stal Address						
Со	ntact Person		ABN				
Ins	ured Name		T/As				
CLIENT DETAILS							

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CROP DETAILS

If you have chosen Predetermined or Variable Yield Cover enter Agreed Value (\$/bale) for each field. If You have Chosen Production Costs Cover enter Cost (\$/ha) for each field.

а	b	С	d	е	f	*g	Predete	rmined or \	/ariable Cov	er Only
Field name / Number	*Crop Type	Irrigated or Dry Land	Planted Date	Area (Ha)	Yield (bales/ Ha)	Value (\$/bale) or Cost (\$/Ha)	Licence Fee *(1)	In Crop Costs *(2)	Defoliation *(3)	Harvest / Transit *(4)
Ν	ote: Also lis	t uninsured	fields (Use	Nil Yield, Va	lue & Costs	s) & provide	a map clea	rly showing	those Field	S.

Crop Type - Solid (S), Single Skip (SS), Double Skip (DS), Refuge (R)

(1) Licence Fee \$

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.

have read the Cotton Policy Wording and understand and agree, subject insurance being issued, to accept the terms, conditions and exclusions of the policy.

declare that the answers and statements made in this Proposal are correct and I/We have fully disclosed everything likely to affect acceptance of this Proposal.

understand that, if a claim arises under the Policy, all compensation payable will be paid to the Insured Name stated in this Proposal. agree to pay the premium if insurance is issued and that cover cannot be cancelled once it is issued.

agree to declare My/Our entire harvest yield from My/Our insured Property within 30 days of harvest completion

Name	Position		
Signature	Date		

 $^{(1) \} In-Crop\ Costs\ (ICC)-All\ costs\ per\ hectare\ (\$ ha)\ after\ planting\ though\ to\ but\ not\ including\ defoliation.$

⁽²⁾ Defoliation Costs - Your expected costs per hectare (\$/ha) associated with your defoliation program.

 $[\]hbox{(3) Harvest \& Transit Costs - All picking, transport, and levy, related costs per hectare}\\$

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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.

Your Duty to Take Reasonable Care Not to Misrepresent

You have a duty to take reasonable care not to make any misrepresentation when entering into, varying, extending or renewing the Policy.

This means that it is essential that **You** respond to specific questions that **We** ask honestly and to the best of **Your** knowledge, including where **We** ask **You** to confirm or update information that **You** have previously given to **Us** when entering into, varying, extending or renewing the **Policy**.

If You do not respond honestly and accurately to specific questions that We ask, We may (acting reasonably) cancel Your Policy or reduce the amount We will pay You if You make a claim, or both. It is therefore vital that You be honest and specific in Your responses. If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the Policy as if it never existed (this does not mean that We will refund any premiums that You have already paid).

Please read **Our Policy Wording**, Notice to Intending Insured, for a full explanation. If **You** are unclear of any particular question or would like **Us** to explain it to **You**, please get in touch with **Us** and **We** will explain this to **You**.

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 The 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 Almond 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.

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