

# COTTON INSURANCE PROPOSAL - 2023



## 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	Predetermined Yield <input type="checkbox"/>	Variable Yield <input type="checkbox"/>	Production Cost <input type="checkbox"/>				
Excess Required	10.0% <input type="checkbox"/>	12.5% <input type="checkbox"/>	15% <input type="checkbox"/>	20% <input type="checkbox"/>	25% <input type="checkbox"/>	Other	
Deposit Required	Std 50% <input type="checkbox"/>	100% <input type="checkbox"/>	75% <input type="checkbox"/>	25% <input type="checkbox"/>	10% <input type="checkbox"/>	Other	
Additional Options	Micronaire Downgrade <input type="checkbox"/>	Leaf & Colour Downgrade <input type="checkbox"/>					
	Delayed Picking <input type="checkbox"/>	Refuge Crop <input type="checkbox"/>					
Licence Fee Type	Price Discount (fixed) <input type="checkbox"/>	LCR (flexible) <input type="checkbox"/>	End Point <input type="checkbox"/>	Other			
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



# COTTON INSURANCE PROPOSAL – 2023



## IMPORTANT NOTICES

<b>The Insurer</b>	<b>HDI Global Specialty SE– Australia ABN 58 129 395 544 AFSL No. 458776</b> is the insurer and issuer of this insurance policy.
<b>Underwriting Agent</b>	<b>Insurance Facilitators Pty Ltd ABN 86 441 986 415 AFSL No. 289450</b>
<b>We, Us, Our</b>	Means the Insurer.
<b>You, Your</b>	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.