

Cotton Application

If there is insufficient space to answer any questions on this Application or to provide all the information You need to disclose to Us under Your Duty of Disclosure (see the notices section of this form for details), please attach a separate piece of paper to this Application with all the additional information. If You do not comply with Your duty, We may reduce or refuse a claim and/or cancel the Policy. If fraud is involved, We may avoid the Policy from inception. This Application is not a confirmation of cover. It is entirely at Insurer's discretion whether a quotation will be provided to You for this insurance and whether a Policy will be issued.

BROKER DETAILS	<u>Contact</u>	<u>Firm</u>
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INSURED INFORMATION - Please complete all sections.

Type	<input type="radio"/> Individual <input type="radio"/> Company / Partnership		Registered for GST ?	<input type="radio"/> Yes <input type="radio"/> No	
Name(s)	ABN No.		% ITC		
Contact	Phone		Mobile		
Email Address				Fax No.	
Postal Address					
Town				Postcode	

INTERESTED PARTIES

Are there any interested parties to be noted on the Schedule of Insurance (e.g. financiers, merchants)?	<input type="radio"/> Yes <input type="radio"/> No
If "Yes", please provide details below.	
Name	

OTHER INSURANCE - Please tick "Yes" or "No" as appropriate.

Do You have any other insurance currently in place which covers any or all of the Crop(s) against loss or Damage also to be covered by this Policy?	<input type="radio"/> Yes <input type="radio"/> No		
If "Yes", please provide details of the other insurance.			
Insurer		Policy Period	
Policy Number		Policy Wording	

INSURANCE HISTORY - Please tick "Yes" or "No" as appropriate.

Has any insurer ever:	(a) cancelled or threatened to cancel Your insurance due to non-payment of premium?	<input type="radio"/> Yes <input type="radio"/> No
	(b) imposed special terms on Your insurance including abnormal excesses or restrictions?	<input type="radio"/> Yes <input type="radio"/> No
	(c) declined a claim or declined to renew Your insurance due to fraud or non-disclosure?	<input type="radio"/> Yes <input type="radio"/> No

If You answered "Yes" to any of the questions above, please provide details below or on the next page if required.

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NAME OF INSURED _____

ADDITIONAL INFORMATION - Use this space to provide any additional information.

DECLARATION AND SIGNATURE - Please read, sign and date.

I declare that I have:

- received, read and understood the Policy wording and all of the information contained in this Application and the Notices Page;
- read and understood the Duty of Disclosure notice set out on the first page of the Notices section and have complied with my duty;
- read and understood the Privacy information notice set out in the Policy wording and consent to the uses of personal information contained therein;
- obtained the consent of any other party(ies) on whose behalf personal information has been provided;
- answered every question honestly, fully and frankly; and
- completed this Application personally, or have had it completed by someone else but I/We have checked that all the questions have been answered fully and accurately.

By signing the Application I authorise Primacy and Allianz to:

- obtain any information they may need about my claims history from my insurance broker and /or my previous insurer(s) and any other information they may require to decide whether to provide cover and on what terms;
- make enquiries from third parties to verify claims history and other information I have provided; and
- disclose my claims history to any insurance broker I appoint or to any of my previous insurer(s) or a future insurer(s).

SIGNATURE - In own right, or where more than one applicant, on behalf of all applicants.

DATE

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NAME OF INSURED _____	PROPERTY NAME _____
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PROPERTY INFORMATION - A separate page is required for each Property. Please complete all sections.

A Property is all cropped Field(s) owned or managed by You within two (2) kilometres of each other at the nearest point of growing plants.

Property Name			
Property location details	State		Coordinates for approximate centre of Property
	Shire		Latitude
	Postcode		Longitude
	Street address		
	Nearest Cross St		Approx. altitude _____ m
Property Manager			Phone

COVER TYPE AND GROWING COST SAVINGS OPTIONS - Please tick the appropriate box.

Cover Type	Do You require the Variable Yield or Fixed Yield Policy?	<input type="radio"/> Variable	<input type="radio"/> Fixed
Growing Cost Savings (GCS) option	Do You require Actual GCS or Nominated GCS?	<input type="radio"/> Actual	<input type="radio"/> Nominated
Nominated GCS deduction scale	Which deduction day scale do You wish to apply?	<input type="radio"/> 110 days	<input type="radio"/> 147 days

The Policy wording includes a table indicating the NGCS to apply each day after planting.

EXCESS OPTIONS - Please tick the appropriate box.

What Hail Excess level is required?	<input type="radio"/> 10%	<input type="radio"/> 12.5%	<input type="radio"/> 15%	<input type="radio"/> 20%	<input type="radio"/> 25%
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The Excess applies to the Field Sum Insured unless specifically agreed and specified in the Schedule of Insurance.

Increased Excess options are available for Constructive Total Loss claims. Please talk to Your insurance broker about obtaining a quote.

OPTIONAL INSURED EVENT(S) - Please read and answer the questions below.

Hail is the standard Insured Event. The following Insured Event(s) are optional and are subject to an additional premium. Please refer to the Policy wording for further details and discuss the options with Your insurance broker. Please indicate if You require them.

Fire	Do You require cover for Fire?	<input type="radio"/> Yes	<input type="radio"/> No
Loss of Seed Cotton	Do You require cover for Seed Cotton?	<input type="radio"/> Yes	<input type="radio"/> No
Leaf and Colour Downgrade	Do You require cover for Leaf and Colour Downgrade?	<input type="radio"/> Yes	<input type="radio"/> No

If You answered "Yes" to Leaf and Colour Downgrade, please complete the following details. Please note that Leaf and Colour Downgrade option is not available for Ultra Narrow Row Crop(s), Dryland Crop(s) or Crop(s) to be harvested with a stripper.

Leaf and Colour Downgrade Deductible	<input type="radio"/> Property's Bale Production	<input type="radio"/> Downgraded Bale(s)							
Deductible per Bale selection	<input type="radio"/> \$10	<input type="radio"/> \$15	<input type="radio"/> \$20	<input type="radio"/> \$25	<input type="radio"/> \$30	<input type="radio"/> \$35	<input type="radio"/> \$40	<input type="radio"/> \$45	<input type="radio"/> \$50

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NAME OF INSURED _____

PROPERTY NAME _____

OPTIONAL BENEFITS - Please read and answer the questions below.

In addition to the Insured Event(s), the following optional benefits are available. Please indicate if You require them.
 An additional premium applies. Cover for optional benefits apply where the yield loss from Hail is greater than the Excess.

Micronaire Downgrade	Do You require cover for Micronaire Downgrade?	<input type="radio"/> Yes	<input type="radio"/> No
Rainfall Downgrade	Do You require cover for Rainfall Downgrade?	<input type="radio"/> Yes	<input type="radio"/> No
Late Harvest Crop Benefit	Do You require cover for late harvest crop benefit?	<input type="radio"/> Yes	<input type="radio"/> No
Dryland Cotton Yield Cap (available only on Variable Yield Cover Type)	Do You require higher yield variability on Your Dryland Cotton production?	<input type="radio"/> Yes	<input type="radio"/> No

SHARE FARMERS DETAILS - Please read and complete.

Are any of Your Crop(s) share farmed? Yes No

If "Yes", provide details below.

Name(s) in full		Share farmer's %		%
Tax Status	Registered?	<input type="radio"/> Yes <input type="radio"/> No	ABN	% Entitlement to ITC
				%

Are all Field(s) subject to the share farming agreement?
 If "No", please mark share % of each Field(s) on following table. Yes No

LICENCE FEE DEDUCTION - Genetically modified cotton crops.

If You have selected GM cotton licensing option which allows You to claim a refund/rebate of the Licence Fee if the Crop is removed due to Hail, this detail can be included in Your insurance for a reduction in the premium rate.

Have You selected a GM cotton licensing option which allows You to claim a refund of the Licence Fee or to have the fee waived if the Crop is removed prior to 1st March 2019? Yes No

Do You wish to have the value of the Licence Fee deducted from any Constructive Total Loss (CTL) claims that occur prior to 1st March 2019? If "Yes", please complete the details on page 3 or 4 as required. Yes No

Please note that if You nominate a Licence Fee deduction amount on pages 3 or 4 and it is subsequently determined that You have selected a GM cotton licence option which does not allow You to claim a refund of the Licence Fee, We will recalculate the applicable rate for Your insurance and You may be liable for an additional premium amount. Please discuss with Your insurance broker and read the Policy wording for further information.

CROP INFORMATION - Please answer all questions.

Are all the Field(s) on this Property to be insured? If "No", then a map MUST be provided with Your Application clearly identifying the exact Field(s) to be insured and those to be uninsured. Yes No

Have any of Your Crop(s) suffered Damage from any Insured Event this season?
 If "Yes", You must provide Us with a satisfactory third party report on the extent of the Damage, at Your cost, before We can consider Your Application, please discuss this with Your broker. Yes No

Will the Crop be grown in rows less than 50cm apart or harvested using a stripper?
 (If "Yes", some optional covers may not be available.) Yes No

Do You have unsprayed refuge? Yes No

If "Yes", do You want to insure it? Yes No

If You choose to insure Your Refuge Crop, please nominate a yield/ha on the following pages.

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NAME OF INSURED _____

PROPERTY NAME _____

FIELD INFORMATION - Please refer to the Policy wording for definitions of these terms.

(Field(s) over 100 hectares are split automatically.)

Field No	Crop type (Irr/ Semi/Dry/ Refuge)	Crop purpose (Lint/ Lint Refuge/ Refuge)	Area (ha) (A)	Provisional Yield (Bale(s)/ha) (B)	Value (Bale price \$) (C)	Sum Insured per Hectare (\$ (B x C) = (D)	Nominated Growing Cost Savings (\$/ha)*	Defoliation & Harvest Savings (\$/ha)	Licence Fee Deduction (\$/ha)	Insured Interest (%) (E)	Provisional Field Sum Insured (\$ (A x D x E)	
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total Area (ha)				Total Provisional Sum Insured								\$

* If You have selected the Actual Growing Cost Savings Cover Type (page two), You do not need to complete this column. These costs will be determined by the Loss Adjuster. Please refer to the Policy wording.

NOTICES PAGE

Please read this page and keep for Your records.

Your Duty of Disclosure

Before You enter into a contract of insurance with Us, You have a duty, under the Insurance Contracts Act 1984, to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our 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 Us before You extend, vary or reinstate the contract. This duty of disclosure applies until the contract is entered into (or extended, varied or reinstated as applicable).

Your duty however does not require disclosure of any matter:

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

Non-disclosure

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

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

Privacy information

At Allianz, We give priority to protecting the privacy of Your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth). In this Privacy Notice, 'We', 'Our', 'Us' means Primacy Underwriting Management Pty Limited and Allianz Australia Insurance Limited.

How We collect Your personal information

We usually collect Your personal information from You or Your agents. We may also collect it from Our agents and service providers; other insurers and insurance reference bureaus; medical practitioners; third parties or people involved in a claim or assisting Us in investigating or processing claims, including third parties claiming under Your policy, witnesses and third parties who may be arranging insurance cover for a group that You are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We collect Your personal information

We collect Your personal information to enable Us to provide Our products and services, including to process and settle claims; offer Our products and services and those of Our related companies, brokers, intermediaries and business partners that may interest You; and conduct market or customer research to determine those products or services that may suit You.

Who We disclose Your personal information to

We may disclose Your personal information to others with whom We have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to You. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, Our advisers, persons involved in claims, external claims data collectors and verifiers, parties that We have an insurance scheme in place with under which You purchased Your Policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries to which this information may be disclosed will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries in which the Allianz Group has a presence or engages subcontractors. We regularly review the security of Our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your personal information and complaints

You may ask for access to the personal information We hold about You and seek correction by calling (03) 9603 1050 9am-5pm Melbourne time, Monday to Friday. Our Privacy Policy contains details about how You may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how We deal with complaints. Our Privacy Policy is available at www.pum.com.au and www.allianz.com.au.

Inspection of records

You must give Us all reasonable assistance, including access to current and prior years' records (including those held by third parties) so We may verify Your Crop(s) yield or to assist in calculating a claim. We may also use satellite imagery and any other available technology or services to assist Us to verify the Crop(s) Potential Yield or Harvested Yield.

Inspection of Crop(s)

We may need to physically inspect the Crop(s) in order to establish an estimate of Your actual yield. We will provide You with no less than seven (7) days' notice of Our intention to inspect the Crop(s).

You must give Us or Our appointed representative all reasonable access and assistance.

Insurers

In accepting Your application, Primacy is acting as agent of the insurer, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence 234708 in arranging, entering into and administering this insurance.

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Not a renewable contract

Cover under this Policy is not renewable and ceases on the earlier of when the Period of Insurance specified in Your Schedule of Insurance ends, the Policy is cancelled or where the cover ends in accordance with the Policy terms and conditions. If You wish to effect similar insurance for the next growing season, it will be necessary for You to complete a new Application.

Under-insurance

Unless You have declared a Field(s) as not to be covered in Your Application and We have agreed in writing that specific Field(s) are not to be covered then:

- **Prior to and including the Audit Date:**

If the total area of Crop(s) of the type covered by the Policy is found to be greater than the area that is specified in the Schedule of Insurance by more than 25% for irrigated cotton and 50% for Dryland Cotton or semi irrigated cotton, You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the claim accordingly.

- **After the Audit Date:**

If the total area of Crop(s) of the type covered by the Policy is found to be greater than the area that is specified in the Schedule of Insurance by more than 5% per Field, You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the claim accordingly.

In the event that the area of a Field has been incorrectly recorded or a Field has been omitted and We have agreed to adjust the insured area, a commensurate premium adjustment will be made.

Waiting period

Your insurance cover will not begin until forty eight (48) hours after 4pm Local Time on the day We have accepted Your application for this insurance.

PLEASE READ THE POLICY WORDING

This Notices Page is a summary only of some aspects of the coverage and does not replace or alter the terms and conditions contained in the Policy wording, Schedule of Insurance and any other document We tell You forms part of the terms and conditions of Your cover. It is important that You read the Policy wording and these documents as they form the terms and conditions of Your Policy.