

Horticulture and Viticulture Crop Insurance 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 form 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	Contact	Firm
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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 a separate page if required.

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NAME OF INSURED _____

PROPERTY NAME _____

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

Hail and/or Fire are the available Insured Event(s). Please refer to the Policy wording for further details and discuss the options with Your insurance broker. Please select which Insured Event(s) You require.

Hail

Fire

OPTIONAL BENEFIT - Please read and answer the questions below.

In addition to the Insured Event(s), an optional benefit is available for payment of an additional premium. Please refer to the Policy wording for further details and discuss the options with Your insurance broker.

Block Excess – If the Block Excess option is selected, the Excess is applied to the Block Sum Insured to determine the amount You must first bear in the event of a claim instead of being applied to the Property Sum Insured.

Do You require the Block Excess option?

You will need to select the Excess percentage on the following Property information page.

Yes

No

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 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 _____

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

A Property is all Block(s) owned or managed by You within five hundred (500) metres of each other at the nearest point of bearing plants.

Property Name			
Property location details	State		Coordinates for approximate centre of planted area
	Shire		Latitude
	Postcode		Longitude
	Street address		
	Nearest cross St		Approx. altitude
Property Manager		Phone	
Have any of the Crop(s) proposed for coverage already been affected by Hail or Fire 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.			<input type="radio"/> Yes <input type="radio"/> No

LOSS HISTORY - Please provide details below of all prior losses whether or not insured.

Year	Cause of Loss (Event)	Date of Loss	Insurer/Not Insured	Value of Loss
2017-18				
2016-17				
2015-16				
2014-15				
2013-14				

EXCESS PERCENTAGE - The available Excess percentage is dependent upon the Property's loss history.

For Hail and/or Fire the standard Excess percentage is 15%, lower or higher Excess percentages may be available. Additional premiums will apply for selection of Excesses below the standard levels. Please discuss with Your insurance broker which Excess percentages are available and nominate which one You require below:

Hail and/or Fire	<input type="radio"/> 10%	<input type="radio"/> 15%	<input type="radio"/> 20%	<input type="radio"/> 25%	<input type="radio"/> 30%	<input type="radio"/> 35%
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Primacy Underwriting Management Pty Limited
 ABN 87 070 058 212 AFS Licence 237271 as agent for the insurer
Allianz Australia Insurance Limited
 ABN 15 000 122 850 AFS Licence 234708
 Level 20, 357 Collins Street, Melbourne, VIC 3000
Phone (03) 9603 1050 **Fax** (03) 9620 1222
Email horticulture@pum.com.au **www.pum.com.au**

NAME OF INSURED _____

PROPERTY NAME _____

DETAILS OF CROP(S) TO BE INSURED - Please refer to the Policy wording for definitions of these terms where relevant.

The maximum Insured Value available is \$30,000 per hectare. Further restrictions may apply based on the Property's loss history, Crop type and requested Insured Event(s). Please discuss this with Your insurance broker.

Additional information required for table grapes and apple Crop(s).

Target Crop Load - Is the intended number of bunches per vine (wine and table grapes) or the number of fruit per tree (all other Crop types).

Target Yield - Is the boxes per hectare (table grapes only) or tonnes per hectare (all other Crop types) or other industry accepted measures.

Block No	Block Name (A)	Area (ha) (B)	Crop Type e.g. Apples, Wine grapes (C)	Variety e.g. Braeburn, Pinot Gris (D)	Year Planted (E)	Target Crop Load (F)	Target Yield (G)	Insured Value (\$/ha) (H)	Block Sum Insured (\$) = (B x H)	
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
Total Area (ha)										\$

If this space is insufficient, please attach a separate page to this Application or provide the detail in an electronic format.

Horticulture and Viticulture Crop Insurance Application

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) to verify Your Crop(s) Yield or to otherwise assist in calculating a claim. We may also use satellite imagery and any other available technology or services to assist Us to verify Your Crop(s) Potential Yield or harvested Yield.

Inspection of Crop(s)

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

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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.

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 cover ends in accordance with the Policy terms and conditions. If You wish to effect similar insurance next growing season, You will need to complete a new Application.

Under-insurance

Unless You have declared an area as not to be covered in Your Application and We have agreed in writing that specific Block(s) are not to be covered, then if the Area of Crop(s) of the type insured by this Policy and grown on the Property is found to be more than 5% greater than the Area that is specified in the Schedule of Insurance, You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the loss accordingly.

Waiting period

Your insurance cover will not begin until forty eight (48) hours after 4pm Local Time on the day We receive written confirmation of Your acceptance of Our quotation.

PLEASE READ THE POLICY WORDING

The 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.