

AWB Representative	Name:	Office:		
INSURED INFORMATION: – Please complete all sections				
Insured Name(s):	ABN No.:			
Postal Address:				
Email Address:	Phone:			
Contact Name:	Mobile No:			
Third party interest to be noted on Schedule of Insurance:				
INSURANCE HISTORY: - Insured must answers these questions:				
(a) Does the Insured have any outstanding crop insurance premiums from prior seasons with any insurer?			Yes	No
Has any insurer (of any type) ever to the Insured;				
(b) cancelled or threatened to cancel their insurance due to non-payment of a premium?			Yes	No
(c) imposed special terms on their insurance including excesses or restrictions?			Yes	No
(d) declined a claim or declined to renew their insurance due to fraud or a failure to disclose material information?			Yes	No
If the Insured answers Yes to any of the above, please provide additional information on the circumstance on a separate page and refer to CRU before providing an indication or quotation of any sort				
COVERAGE OPTIONS: – Which cover option does the Insured require:				
Perils & Benefits, refer to the Policy wordings	Pre-Harvest Revision Hail and Fire, and other Benefits,	Season (select one only)	Winter <input type="checkbox"/>	Summer <input type="checkbox"/>
	Post-Harvest Declaration Hail and Fire, and other Benefits,	Season (select one only)	Winter <input type="checkbox"/>	Summer <input type="checkbox"/>
	Post-Harvest Declaration Frost (where available) Hail and Fire, and other Benefits,	Frost, Hail and Fire policy , winter crops only, all eligible crops must be insured per Property.	Winter <input type="checkbox"/>	
	Has the Insured received a copy of the Policy wording?		Yes <input type="checkbox"/>	No
EXCESS APPLICABLE FOR HAIL LOSSES (a separate excess applies to Frost losses)				
An Excess applies to the percentage loss of potential yield attributable to Hail on a Field by Field basis.				
Is a higher Excess required? A rate discount may apply if selected;			Yes <input type="checkbox"/>	No <input type="checkbox"/>
If "Yes" to the above, please select one of the following Excess % option			10% <input type="checkbox"/>	15% <input type="checkbox"/> 20% <input type="checkbox"/>
COVERAGE AND EXCESS APPLICABLE FOR FROST LOSSES (a separate excess applies to Hail losses)				
Frost Cover Percentage. The maximum cover percentage is 80%. A premium reduction may apply if a lower % is selected. Please select a Frost Cover %:	80% <input type="checkbox"/>	70% <input type="checkbox"/>	60% <input type="checkbox"/>	50% <input type="checkbox"/>
Frost Excess. The minimum Frost Excess percentage is 20%. A rate reduction may apply if a higher percentage is selected. Please select a Frost Excess %:	20% <input type="checkbox"/>	30% <input type="checkbox"/>	40% <input type="checkbox"/>	50% <input type="checkbox"/>
Note: some options may not be available dependant on the total area insured				
Frost Claim Fee: If a Loss Adjuster is required to attend the Property for a Frost claim an additional fee is payable due to the additional time required to fully assess the damage. It applies once per Policy/season and is set at 1.5% of the Policy Premium subject to a minimum of \$500 and a maximum of \$2,000 per Policy. The Insured must confirm their acceptance of this fee to receive a quotation for Frost, Hail and Fire cover.				The Insured agrees to pay this fee: <input type="checkbox"/>
CROP ESTABLISHMENT FAILURE (CEF) (a separate Loss Franchise and CEF Excess applies to CEF losses)				
Does the Insured require a quotation including CEF cover for their 2020 winter crop:			Yes <input type="checkbox"/>	No <input type="checkbox"/>
If "Yes", what CEF Sum Insured per hectare option do they require			\$150 <input type="checkbox"/>	\$200 <input type="checkbox"/> \$250 <input type="checkbox"/>
If "Yes", what Excess % option do they require a quotation for			10% <input type="checkbox"/>	15% <input type="checkbox"/> 20% <input type="checkbox"/>
If "Yes", what percentage of their 2019 FRD/FND area do they require cover for			75% <input type="checkbox"/>	100% <input type="checkbox"/> 125% <input type="checkbox"/>
Please continue over leaf and complete the next page				

Insured Name(s):	ABN No.:
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PROPERTY INFORMATION: -A separate page is required for each Property. Please complete all sections.

All cropped fields owned or managed by the same Insured within two kilometres of each other will be considered part of the same Property. It is a condition of cover that the Insured agrees to provide Us with a map of the Property showing the location of all planted Fields.

Property Map Fee: A detailed Property Map showing the precise location of the Field(s) assists in the prompt evaluation by the Loss Adjuster of where and what must be assessed. If a Property Map showing the location of all the Fields is not provided within a reasonable time of the Policy being issued and in any event within 72 hours of a claim being lodged, then a Property Map Fee may be applied for the additional time taken by the Loss Adjuster. The fee applies once per Policy per season and is set at 2.5% of the Policy Premium subject to a minimum of \$250 and a maximum of \$1,000 per Policy.

The Insured agrees to pay this fee:

The Insured must confirm their acceptance of this fee to receive a quotation.

PROPERTY NAME:		Co-ordinates for approximate centre of planted area	
Property Location Details	State:	Postcode:	Latitude:
	Shire:		Longitude:
	Street address:		
Are all the fields on this property to be insured? If "No" then the Property Map MUST clearly identify the exact fields to be insured and those to be left uninsured.			Yes <input type="checkbox"/> No <input type="checkbox"/>
Have any crop(s) on this property suffered damage from Hail, Fire, Frost, Chemical Overspray or Straying Livestock this season? If "Yes" please provide additional information.			Yes <input type="checkbox"/> No <input type="checkbox"/>

SHAREFARMERS DETAILS (note We will only settle claims to the one insured named in the Schedule of Insurance)

Is there a Sharefarmer on any Field(s)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, please answer the questions below.	
Are the Sharefarmers interests to be insured under this policy?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
Names(s) in full	ABN:	Sharefarmer	%	
Are all Fields subject to the Share Farming agreement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If "No" please mark the subject fields below.	

DETAILS OF CROPS TO BE INSURED – Please read the Policy wording for definitions of these terms

#	Field name	Crop Type	Planting Date (mandatory for Frost cover)	Area (Ha)	Provisional/ Yield (T/Ha)	Insured Value (\$/Tonne)	Share Farmed (Tick if Yes)
1							Yes <input type="checkbox"/>
2							Yes <input type="checkbox"/>
3							Yes <input type="checkbox"/>
4							Yes <input type="checkbox"/>
5							Yes <input type="checkbox"/>
6							Yes <input type="checkbox"/>
7							Yes <input type="checkbox"/>
8							Yes <input type="checkbox"/>
9							Yes <input type="checkbox"/>
10							Yes <input type="checkbox"/>
Total area (Ha)							

If this space is insufficient, please attach a separate field listing to this form or provide the information in an electronic format.

DETAILS OF PERSON COMPLETING THIS QUESTIONNAIRE

Name	Capacity	Phone No.	Date
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Note: completion of this form does not confirm insurance cover has been, is or will be provided and the Insured will be required to provide further information and assurances when completing the Quotation.

NOTICES PAGE

Please read these pages and keep for Your records.

For the purpose of interpreting the information in the questionnaire and notices page We/Us/Our means Swiss Re International SE Australia Branch and Crop Risk Underwriting as its agent. You/Your/Yourself means the Insured(s) named in the attached questionnaire.

PRIVACY STATEMENT

We are bound by the Australian Privacy Principles of Privacy Act 1988 (Cth) when We collect and handle Your personal information. We will only collect personal information from You that is necessary in order for Us to process and administer the Policy and any claims You may make under the Policy. Where possible, We will collect personal information directly from You or, where that is not reasonably practical, from other sources. We may also use Your personal information for the purpose of designing or underwriting new insurance products, for research and analytical purposes, to perform administrative functions, and to comply with our legal obligations.

We may disclose Your personal information to third parties for the purposes described in our privacy policies, including insurers, reinsurers, reinsurance brokers, loss adjusters, external claims data collectors, investigators and others involved in the claims handling process, agents and service providers and related entities some of whom may be located in overseas countries, including Switzerland, India, United States of America and Bratislava.

In providing personal information, You consent to the collection, use and disclosure, including overseas disclosure of Your personal information for the purposes described in our privacy policies. Where You provide us with personal information about others, You represent to us that You have made them aware of that disclosure and of our privacy policies and that You have obtained their consent. If You do not consent to provide us with the personal information that We request, or withdraw Your consent to the use and disclosure of Your personal information at any stage, We may not be able to offer You the products or provide the services that You seek.

We realise that this information is often very sensitive in nature and will treat it with the utmost care and security. Information on how We handle Your personal information is explained in Our Privacy Policy including:

- 1) What information We collect and how We use it;
- 2) When do We disclose Your information overseas;
- 3) How do We hold and protect Your information;
- 4) How We disclose the information;
- 5) How You can check, update or change the information We are holding;
- 6) What happens if You wish to complain.

A copy of CRU's Privacy Policy as well as the Insurer's Privacy Policy are available on Our website –

www.cropriskunderwriting.com.au

How can You complain about a breach of Your privacy?

If You believe We have breached the Australian Privacy Principles in Our handling of Your personal information and wish to complain, please contact Our Privacy Officer using the contact details listed in our Privacy Policies.

We may ask You to put Your complaint in writing if it cannot be resolved over the phone.

We will investigate Your complaint and notify You of Our decision in relation to Your complaint, as soon as practicable after We receive it. If We are unable to satisfactorily resolve Your concerns about Our handling of Your personal information, You can contact the Office of the Australian Information Commissioner. Further details can be found on their website:

www.oaic.gov.au.

DEFINED WORDS

This questionnaire uses words that have special meaning. The definition of these words can be found in the Policy.

INSPECTION OF RECORDS

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

INSPECTION OF CROPS

We may need to physically inspect the Crop(s) in order to establish an estimate of Your 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.

NOT A RENEWABLE CONTRACT

Cover under any Policy that may result from this questionnaire ceases when the Period of Insurance specified in Your Schedule of Insurance

ends. If You wish to effect similar insurance for the next growing season, it will be necessary for You to lodge a request for a new quotation.

UNDER-INSURANCE

Prior to the Final Revision / Notification Date:

If the area of a Field is found to be greater than the area that is specified in the Schedule of Insurance by more than 5%, then You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the claim accordingly.

If You have omitted to insure a field and the total area of a crop type covered by the Policy and grown on Your Property is found to be greater than the area that is specified in the Schedule of Insurance by more than 10%, then 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.

After the FRD or FND:

If the area of crops of the type covered by the Policy and grown on Your Property is found to be greater than the area that is specified in the Schedule of Insurance then You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the claim accordingly.

WAITING PERIOD

Other than for Frost Your insurance cover will not begin until 9.00 am local time on the second day after We have bound cover as described in the quotation.

For Frost Your insurance cover will not begin until noon local time on the fifth day after We have bound cover as described in the quotation.

PLEASE READ THE POLICY

The terms and conditions of the Policy are set out 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 these documents so that You understand what Your Policy covers and what it does not.

YOUR DUTY OF DISCLOSURE

Before You enter into the Policy with Us, the Insurance Contracts Act 1984 requires You to disclose to Us every matter that You know or could reasonably be expected to know is relevant to Our decision whether to insure You and on what terms.

You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate the Policy. The duty applies until the Policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). If anything changes between the time You provide answers or make disclosure and the Relevant Time, You need to tell Us.

What You do not need to tell Us

You do not need to tell Us about any matter:

- that diminishes Our risk;
- that is of common knowledge;
- that We know or should know as an Insurer; or
- that We tell You We do not need to know.

Who does the duty apply to?

The duty of disclosure applies to You and everyone that is an Insured under the Policy. If You provide information for another Insured, it is as if they provided it to Us.

What happens if the duty of disclosure is not complied with?

If the duty of disclosure is not complied with We may cancel the Policy and/or reduce the amount We pay if You make a claim. If fraud is involved, We may treat the Policy as if it never existed, and pay nothing.

INSURER

Swiss RE International SE Australia Branch, ABN 38 138 873 211, AFSL 355088 is the insurer of the Policy.

CROP RISK UNDERWRITING (CRU)

Crop Risk Underwriting Pty Ltd issues and administers the Policy as the managing agent of the Insurer.

Crop Risk Underwriting Pty Ltd ABN 65 070 495 162 is an Authorised Representative (AR no. 001274350) of Weather Risk management Solutions Pty Ltd ABN 60 003 720 705 (AFSL 233798).

CARGILL AUSTRALIA LIMITED

Cargill Australia Limited (Cargill) ABN 42 004 684 173 t/as AWB is an Authorised Representative (AR No. 000410006) of Weather Risk Management Solutions Pty Ltd (WRMS) ABN 60 003 720 705 (AFS Lic No 233798) when arranging this insurance. The insurance is issued by Crop Risk Underwriting Pty Ltd (CRU) as Managing Agent for Swiss Re International SE Australia Branch ABN 38 138 873 211, (AFS Lic No. 355088) and is an Authorised Representative (AR No. 001274350) of Weather Risk Management Solutions Pty Ltd ABN 60 003 720 705 (AFS Lic NO. 233798).