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Forestry Insurance Proposal Form

Please read the following Important Notices

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty at law to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's 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 the insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of matter:

- That diminishes the risk to be undertaken by the Insurer;
- That is of common knowledge;
- That Your insurer knows or, in the ordinary course of its business, ought to know;
- As to which compliance with your duty is waived by the insurer

Non-Disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Privacy Notice

We are bound by the National Privacy Principles of the Privacy Act 1988 (CTH) when We collect and handle Your personal information. The Personal information We collect in connection with this insurance is needed to enable us to evaluate Your application and to administer Your insurance cover. You may request Us to provide you with a copy of that information, except information that has been provided to Us in confidence.

We are entitled to disclose Your personal information to other persons, such as our insurers, reinsurers, loss assessors and claims consultants.

Cancellation

Due to the seasonal nature of the risks you will not be entitled to any refund of premium if you choose to cancel the policy after its inception.

1. Details of Insured

Insured Name:		
Contact Name:	ABN:	
Address:		
	State:	Postcode:
Phone:	Fax:	Mob:
Email:		

2. Plantation Location

Plantation Name:
Location Address:
Distance and Direction to nearest town:
Shire or District:

If there is more than one plantation location, please provide on a separate sheet.

3. Interested Parties

Please list any parties wishing to cover their financial interest in the plantation/s:

4. Insurance Required

Insured Events		
Fire as defined by the Policy Wording		
Malicious Damage and Impact		
Additional Optional Perils		
Hail	Cover Required Yes <input type="checkbox"/> No <input type="checkbox"/>	\$
Windstorm	Cover Required Yes <input type="checkbox"/> No <input type="checkbox"/>	\$
Earthquake	Cover Required Yes <input type="checkbox"/> No <input type="checkbox"/>	\$
Landslip	Cover Required Yes <input type="checkbox"/> No <input type="checkbox"/>	\$
Volcanic Eruption	Cover Required Yes <input type="checkbox"/> No <input type="checkbox"/>	\$
Additional Optional Covers		
Claims preparation costs		\$
Re-establishment Cost		\$
Removal of Debris		\$
Fire fighting charges and expenses		\$

5. Excess Required

\$1,000 <input type="checkbox"/>	\$2,500 <input type="checkbox"/>	\$5,000 <input type="checkbox"/>	\$10,000 <input type="checkbox"/>	\$25,000 <input type="checkbox"/>
\$50,000 <input type="checkbox"/>	\$100,000 <input type="checkbox"/>	<input type="checkbox"/> Other \$		

6. Plantation Location Map

Please supply us with maps so that we are able to determine the location(s) of your plantation(s). A country road directory should be used and marked with the plantation boundaries.

7. Plantation Schedule

You must insure under this policy each plantation you own or operate that, at their nearest points, is less than 5 kilometres from a plantation insured under this policy. You must also insure the full area of each block within each insured plantation.

List in the table below the details and value for each separate block for which insurance is required.

Year Planted	Species	Insured Block Name	Shire	Area (ha)	Agreed Value (\$ / ha)	Value (\$) (ha x \$ /ha)	Please tick if second rotation	Tick if previous rotation's harvest debris has NOT been removed or reduced
Total Agreed Value (\$)								

If the above values have already been adjusted for estimated salvage following a loss, TICK the box below:

YES, the above values are 'net of salvage'

8. Risk Management Questionnaire

• Please provide the following information about your plantation.	
• Is your plantation managed by a professional forestry manager?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes provide the name of the manager/company:	
• Is there a National Park or an area of native bushland within 5km of your plantation?	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Are there any residential properties within 1 Kilometre of your plantation?	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Is access to your plantations controlled or prohibited during days of high or extreme fire danger?	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Are there any railway lines, power lines, or a rubbish tip within or on the boundary of the plantation? If Yes, please show on Plantation map.	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Would fire fighting appliances have difficulty accessing your plantation?	Yes <input type="checkbox"/> No <input type="checkbox"/>
• In the event of a fire, would you expect a fire brigade to take more than 30 minutes to attend the fire?	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Is the nearest permanent substantial water supply located over 2.5km from your plantation?	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Are ALL boundary fire breaks cleared of all trees, regularly maintained, reasonably clear of stumps, completely accessible to fire trucks and does their condition comply with local government regulations and the forestry industry code of practice?	Yes <input type="checkbox"/> No <input type="checkbox"/>

<ul style="list-style-type: none"> Do you have any areas, which are over 2,000 ha in total size, containing hardwoods or unthinned softwoods or aged 8 years of older? (A contiguous areas is defined as adjacent blocks even if separated by a fire break or road) 	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Do you undertake second year weed control covering all young plantations? 	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> What proportion of your total plantation area will be harvested in the next year? 	%

9. Losses in the Plantation

List all Losses that the Plantation has suffered in the last 5 years in the table below.

Year	Area Lost (Ha)	Cause (if fire, specify how started)	Value of loss after salvage (\$)

10. Previous Declined Insurance

Have you ever had an insurance policy declined or cancelled, or claim rejected?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please provide details	

11. Current Insurance

Is your plantation(s) currently insured?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of Insurer:	
When is the current policy due to expire?	

12. Declaration

I/We

- have read the important notices in relation to this Insurance Cover.
- Have read and understood the Forestry Policy Wording
- Understand the situations in which cover is limited or excluded
- Have disclosed everything likely to affect the insurer's acceptance of this Proposal
- Declare that answers and statements made in this Proposal are correct

Applicant's Signature:
Date: