

CROP INSURANCE FORM

Fax: 02 5963 2702 | Email: crop@redib.com.au



☐ Please Arrange Cover with The Most Competitive Insurer

☐ Please Provide Quote Only

Insured Name: _____ Contact Name: _____

Contact Number: _____ Email: _____

Postal Address: _____

Sharefarmer Name & Address: _____

Are Any of Your Crops Damaged? ☐ Yes ☐ No

Cover required: ☐ Hail & Fire ☐ Fire Only

Cover Type: ☐ Pre-Harvest Revision ☐ After Harvest Declaration

Market Value Option? ☐ Yes ☐ No

If selecting Market Value Option Please Advise:

	Wheat (APW1)	Barley (F1)	Canola (CAN)
Adjustment for Grade Quality & Freight Discount (indicate + or -)			

PROPERTY NO 1

Address: _____

Latitude: _____ Postcode: _____

Longitude: _____ Shire: _____

PROPERTY NO 2

Address: _____

Latitude: _____ Postcode: _____

Longitude: _____ Shire: _____

PROPERTY NO 3

Address: _____

Latitude: _____ Postcode: _____

Longitude: _____ Shire: _____

In the past 10 years have you or anyone else listed on this policy:

1. had an insurance policy declined or cancelled, or claim rejected? ☐ Yes ☐ No
 2. been convicted of or have charges pending of any crime involving drugs, theft, fraud, dishonesty or violence against any person or property? ☐ Yes ☐ No
- If yes to 1. or 2. above, please provide further details:

Have any of your crops to be insured been damaged? ☐ Yes ☐ No If yes, please provide details:

Are all your crops to be insured?

- ☐ Yes - Please refer to the underinsurance provision within the Policy Wording.
- ☐ No - Please attach a property map to this proposal, showing which crops are to be insured (by Paddock)

DECLARATION

I/We agree that:

- I/We have read the Important Notices below;
- where I/We have instructed Red Star Insurance Pty Ltd to arrange cover, and a policy has been issued, that cover cannot be cancelled and I/We agree to pay the premium;
- Have received a copy of the broadacre policy wording relevant to the policy quoted and agree to accept the insurance subject to the terms, conditions and limitations of the policy, including the general conditions relating to 'Alterations to cover', 'Crop failure', 'Insured Yield and Insured Value revision' and 'Underinsurance';
- Declare everything on this proposal to be true and correct and I/We have not withheld any relevant information;
- Have declared each insured Paddock separately on this proposal

Name: _____ Date: _____

Signature: _____
(Signed for and on behalf of all insureds)

IMPORTANT NOTICES

We, Us, Our means the Insurer.

You, Your means the person or entity listed as the 'Insured Name' in this proposal.

Your Duty of Disclosure means before You enter into a contract of general insurance with an insurer, You have a duty, under the Insurance Contracts Act 1984, 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 a 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 means if You fail to comply with Your duty of disclosure, the Insurer may be entitled to reduce its liability under the contract in respect of claims or may cancel the contract.

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

Privacy Statement

In accordance with the Privacy Act 1988, Your attention is drawn to the following:

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.

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.