



Vine & Orchard Insurance

PROPOSAL FORM

libertyspecialtymarkets.com.au



Important Notice**Your Duty Of Disclosure**

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984 (Cth), 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.

Inadequate Space To Answer

If there is inadequate space to answer any of the questions or make any comment or you need to disclose something to us because of your Duty of Disclosure, please attach a separate piece of paper to this questionnaire giving full details of additional information.

If you are completing this proposal form for multiple vineyards and orchards we have included additional pages at the end of this form, so that you can supply the required details for all vineyards and orchards.

If you do not require this additional space, please ignore these duplicated pages, and simply complete pages 3,4, 5 and 6.

Insured name

ABN number

In the last five (5) years has the Insured:

Had any insurance cancelled due to the non-payment of premium?	Yes	No
Had special terms, excesses or restrictions imposed?	Yes	No
Had a claim declined due to fraud or non-disclosure?	Yes	No
Ever been placed in receivership or liquidation or been declared bankrupt?	Yes	No
Does the Insured have any other insurance currently in place which covers all or any of the vines against loss or damage also to be covered by this policy?	Yes	No

Production block name

Size in hectares

State

Local Government Area

Postcode

Approximate centre of planted areas

Latitude

Longitude

Street address

Have Farm maps or shape files been supplied?

Are all your production blocks to be insured?

Yes No

Has the production block(s) sustained any loss or damage in the last 15 years from either fire or wind?

Yes No

Is there a main road, railway or power lines through or on the production block boundary?

Yes No

Is the nearest point of the production block within one (1) kilometre of a population and amenities?

Yes No

Is it secured with fences and locked gates?

Yes No

Is there unmanaged remnant vegetation or unmanaged land adjoining the boundary?

Yes No

Does the production block have a documented fire plan?

Yes No

If yes, how old is this plan?

Less than 2 years old More than 2 years old

Are there permanent water supplies on site or within one (1) kilometres of the production block boundary which are accessible to firefighting vehicles and helicopter strung monsoon buckets?

Yes No

Are there firefighting vehicles and apparatus within or adjacent to the production block?

Yes No

What is the estimated response time to attend to a fire in the production block?

Less than 30 minutes Greater than 30 minutes

Property name

If other, please specify in detail:

Block no.	Block name	Area (ha)	Species	Variety	Year planted	Value (\$)		
						Total block	Trellising	Netting
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
Total area (ha)				Production block declared value \$				

DECLARATION AND SIGNATURE

I declare that I have made all necessary enquiries as to the accuracy of the responses given in the proposal form and confirm that the statements and particulars in this proposal form are true and complete and that no material facts have been omitted, misstated or suppressed. I acknowledge receipt of the Important Notices and confirm that I have read and understood them. I confirm that I am authorised by the applicant to complete, sign and submit this proposal form on behalf of the applicant.

Signature

Date

Name (please print)

Title

Privacy Notice

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Phone: +61 2 8298 5800

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When you give Liberty personal or sensitive information about other individuals, Liberty relies on you to provide its Privacy Notice to them. If you have not done this, you must tell Liberty before you provide the relevant data.

Additional forms are supplied on following pages if you are completing this proposal form for multiple production blocks.

Production block name

Size in hectares

State

Local Government Area

Postcode

Approximate centre of planted areas

Latitude

Longitude

Street address

Have Farm maps or shape files been supplied?

Are all your production blocks to be insured?

Yes No

Has the production block(s) sustained any loss or damage in the last 15 years from either fire or wind?

Yes No

Is there a main road, railway or power lines through or on the production block boundary?

Yes No

Is the nearest point of the production block within one (1) kilometre of a population and amenities?

Yes No

Is it secured with fences and locked gates?

Yes No

Is there unmanaged remnant vegetation or unmanaged land adjoining the boundary?

Yes No

Does the production block have a documented fire plan?

Yes No

If yes, how old is this plan?

Less than 2 years old More than 2 years old

Are there permanent water supplies on site or within one (1) kilometres of the production block boundary which are accessible to firefighting vehicles and helicopter strung monsoon buckets?

Yes No

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