# Vine Insurance PROPOSAL FORM

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### **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 we have included additional pages at the end of this form, so that you can supply the required details for all vineyards.

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



Vineyard name					
Size in hectares					
State	Local Governn	nent Area	F	Postcode	
Approximate centre c	f planted areas	Latitude	Ŀ	ongitude	
Street address					
Approximate altitude	above sea level				
Is all of this Vineyard	to be insured?			Ye	s No
Has the Vineyard(s) s	sustained any loss or damag	e in the last 15 years from	m either fire or wind?	Ye	s No
Is there a main road,	railway or power lines throug	gh or on the Vineyard bo	undary?	Ye	s No
Is the nearest point o	f the Vineyard within one (1)	kilometre of a population	n and amenities?	Ye	s No
Is it secured with fend	ces and locked gates?			Ye	s No
Is there unmanaged i	remnant vegetation or unmar	naged land adjoining the	boundary?	Ye	s No
Does the Vineyard ha	ave a documented fire plan?			Ye	s No
If yes, how old is this	plan?	L	ess than 2 years old	More than 2	years old
	water supplies on site or witl to firefighting vehicles and h			/ Ye	s No
Are there firefighting	vehicles and apparatus withi	in or adjacent to the Vine	yard?	Ye	s No
What is the estimated	d response time to attend to a	•	s than 30 minutes	Greater than 3	30 minutes



Vineyard name

If other, please specify in detail:

Block no.	Block name	Area (ha)	Vine variety	Year planted	Total block declared value (\$)	Thinning in the past 2 years or next 12 months	
1						Yes	No
2						Yes	No
3						Yes	No
4						Yes	No
5						Yes	No
6						Yes	No
7						Yes	No
8						Yes	No
9						Yes	No
10						Yes	No
11						Yes	No
12						Yes	No
13						Yes	No
14						Yes	No
15						Yes	No
	Total area (ha)		Vineyard de	clared 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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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 vineyards.



Vineyard name					
Size in hectares					
State	Local Governn	nent Area	F	Postcode	
Approximate centre c	f planted areas	Latitude	Ŀ	ongitude	
Street address					
Approximate altitude	above sea level				
Is all of this Vineyard	to be insured?			Ye	s No
Has the Vineyard(s) s	sustained any loss or damag	e in the last 15 years from	m either fire or wind?	Ye	s No
Is there a main road,	railway or power lines throug	gh or on the Vineyard bo	undary?	Ye	s No
Is the nearest point o	f the Vineyard within one (1)	kilometre of a population	n and amenities?	Ye	s No
Is it secured with fend	ces and locked gates?			Ye	s No
Is there unmanaged i	remnant vegetation or unmar	naged land adjoining the	boundary?	Ye	s No
Does the Vineyard ha	ave a documented fire plan?			Ye	s No
If yes, how old is this	plan?	L	ess than 2 years old	More than 2	years old
	water supplies on site or witl to firefighting vehicles and h			/ Ye	s No
Are there firefighting	vehicles and apparatus withi	in or adjacent to the Vine	yard?	Ye	s No
What is the estimated	d response time to attend to a	•	s than 30 minutes	Greater than 3	30 minutes



Vineyard name

If other, please specify in detail:

Block no.	Block name	Area (ha)	Vine variety Year planted	Total block declared value (\$)	Thinning in the past years or next 12 month	
1					Yes	No
2					Yes	No
3					Yes	No
4					Yes	No
5					Yes	No
6					Yes	No
7					Yes	No
8					Yes	No
9					Yes	No
10					Yes	No
11					Yes	No
12					Yes	No
13					Yes	No
14					Yes	No
15					Yes	No
	Total area (ha)		Vineyard declared value	\$		



# Vineyard name Size in hectares State Local Government Area Postcode Approximate centre of planted areas Latitude Longitude Street address Approximate altitude above sea level Is all of this Vineyard to be insured? Yes No Has the Vineyard(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 Vineyard boundary? Yes No Is the nearest point of the Vineyard 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 Vineyard have a documented fire plan? Yes No If yes, how old is this plan? More than 2 years old Less than 2 years old Are there permanent water supplies on site or within one (1) kilometres of the Vineyard 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 Vineyard? Yes No What is the estimated response time to attend to a fire in the Vineyard? Less than 30 minutes Greater than 30 minutes



Vineyard name

If other, please specify in detail:

Block no.	Block name	Area (ha)	Vine variety Year planted	Total block declared value (\$)	Thinning in the past years or next 12 month	
1					Yes	No
2					Yes	No
3					Yes	No
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5					Yes	No
6					Yes	No
7					Yes	No
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9					Yes	No
10					Yes	No
11					Yes	No
12					Yes	No
13					Yes	No
14					Yes	No
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	Total area (ha)		Vineyard declared value	\$		

