## **Crop Insurance Proposal**

This proposal is to be completed by the proposer or and authorising officer of the proposer. All questions must be fully answered before this proposal will be considered. Where the space for an answer is insufficient, please provide your answer on a separate sheet.

DETAIL	S OF PE	RSONS	REQUIRING	INSURA	ANCE				
Applicant N	ame(s) in fu	<b>ll</b> joint	if applicable						
Property na	me								
Address for	notices								
					Pos	tcode			
Email addre	ss								
Telephone Private Business									
Date cover	requested f	rom?	/	/	ls t	he farm insura	nce held with	Vero?	Yes No
DETAIL	S OF CRO	OP(S) Y	OU WISH T	O INSUR	RE				
			Road No.	Road Name				District	Postcode
Crop Situation									
Crop Situation No.2									
Crop Situation	on No.3								
Is Earthquak									Yes No
Is cover for	Clean Up C	osts requ	ired?						Yes No
						If yes, speci	fy amount pe	r hectare (limit \$500	)):
Crop Situation No.	Crop Ty	/pe	Crop Variety	Cover Type	Paddock Ref.	Area (ha)	Estimated Yield (t/ha)	Value insured per tonne (excl. clean up)	Sum Insured
								Total Sum Insured	
								rotai sum msured	
COVER	TYPE								
What type o	f cover wou	ld you like	e? (tick one)	Cover <sup>-</sup>	Гуре A – Comb	ined Perils	Cover T	/pe B – Fire, Lightnin	g or Explosion
PLEASE	NOTE _								
				, , , .					
but please al	so refer to yo		nencement of co policy wording f			he last day for	acceptance of	all crop covers is 15	ith January.
and exclusi	ons:		or damage tha						

- there is no cover for any loss or damage that occurs within the first 48 hours after acceptance of your proposal by Vero Insurance New Zealand Ltd;
- 2. there is no cover for loss or damage caused by frost that occurs prior to the 15th of November or after the 1st April during the period of insurance;
- 3. this cover is subject to the 'Condition of Average'.





## **IMPORTANT NOTES AND DECLARATION**

## Questionnaire

1. Have you or your family members, de facto or civil union partner, but owners, managers or any other person or entity to be covered by the					
<ul> <li>a. In the last 10 years:</li> <li>(i) Made any crop insurance claims?</li> <li>(ii) Experienced any crop losses in excess of 15% of the crop value.</li> <li>(iii) Boon made subject to a lower that logical liability claim?</li> </ul>	e? Yes	No			
<ul><li>(iii) Been made subject to a lawsuit or a legal liability claim?</li><li>(iv) Been adjudged bankrupt?</li><li>b. Ever:</li></ul>	Yes	No 🗆			
<ul> <li>(i) Had any insurance declined, cancelled, avoided, renewal refu</li> <li>(ii) Engaged in any criminal activity or had any criminal conviction criminal prosecutions pending? (The information sought by this Criminal Records (Clean slate) act 2004) .</li> </ul>	ons, acquittals or diversions, or have any				
3. Is there any further information likely to affect this insurance? If you have answered 'Yes' to any of the above questions please provid If further space is required please complete on a separate sheet. (Detainumber(s), where applicable).					
Duty of Disclosure  Subject to the rights set out in the Criminal Records (Clean Slate) act 2004 ("Clean Slate Act"), you are under a duty to disclose all material information to Vero Insurance New Zealand Limited (Vero) whether the information is asked for or not. Material information is information that might influence our decision to insure you and if so on what terms and/or premium. All information given must be complete and correct. If you have any doubt as to whether a fact is material or not then it should be disclosed.  The duty to disclose all material information occurs prior to the	Privacy Act 2020  This proposal collects personal information in order to evaluate your insurance requirements for the purpose of deciding whether to issue insurance cover and if so on what terms. The information collected will be held by Vero, 48 Shortland Street, Auckland. Failure to provide any personal information requested by Vero may result in your application for insurance being declined. Individuals have a right to request access to, and correction of, their personal information subject to the Privacy Act 2020.				
commencement of cover and if the contract is varied. Failure to disclose all material information may result in Vero avoiding your insurance policy. This means your policy would be deemed never to have existed and any claims would not be payable.  Condition of Average	Declaration  I/we Declare that:  1. Subject to any rights I/we have under the Clean Slate Accinformation given is in every respect correct and complete all material information has been disclosed to Vero.				
The Vero Crop Insurance Policy is subject to the following Condition of Average:  a. This provision will have effect only if the property insured under this Policy Is underinsured at the time of the loss.  b. If the property insured under this Policy is underinsured at the time of loss, the following rules apply:  (i) If you suffer a total loss, this provision will have no effect;  (ii) If you suffer a partial loss, the maximum amount that you may recover will bear the same proportion to your actual loss as the amount for which the property bears to the full value of the property;  (iii) Whatever your loss, in no case will you be entitled to recover more than the amount for which the property is insured.  c. This provision will apply separately to and independently to each crop variety itemised on the Proposal.  Example: Your property is worth \$20,000. You insure it for \$10,000. You suffer a loss of \$5,000.  If your Policy is "subject to average", the maximum amount that you may recover will be \$2,500.	<ol> <li>This Proposal shall be the basis of the contract between us and Vero, and I am/we are willing to accept cover subto Vero's policy terms, conditions, exclusions and any speterms they may require.</li> <li>Vero to give and obtain from other insurance Companies Insurance Brokers, the Insurance Claims Register Ltd or other party any information relating to this or any other insurance held or previously held by me/us and any claim made by me/us.</li> <li>Vero to use my/our personal information to advise me/us Vero's products and/or services.</li> <li>I/we undertake:</li> <li>To inform Vero immediately of any material events or chin circumstances which occur after the commencement opolicy and whenever the contract is varied.</li> </ol>	bject ecial s, any r ms(s) s of			
Signature (signature of proposers)	Date/ /				