

Please return the completed form to your financial services provider.

## Policy details

Policy number		Agent / Salesperson			
Hay sum insured	\$				
Situation					
		State		Postcode	

## General details

- Does the sum insured represent all your hay? Yes No
- Are your sum(s) insured for hay adequate? Yes No
- Are stack temperatures taken? Yes No  
 If 'Yes': at what interval? 


are records kept? Yes No

## Hay treatment details

- Do you treat hay that you bale with any form of inoculants? Yes No
- Do you treat all your hay? Yes No  
 If 'No', what percentage is not treated? 

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 If 'Yes', what products do you use? 

- Do you buy in hay from other sources? Yes No  
 If 'Yes', do you ensure that it is treated? Yes No
- If you have both treated and untreated hay are they stored in completely separate areas? Yes No

## Hay storage details

- If hay is stored in shared shed(s), what type of equipment, stock consumables or other property is co-located in the shed(s)? 

- What is the total value of these co-located items? 

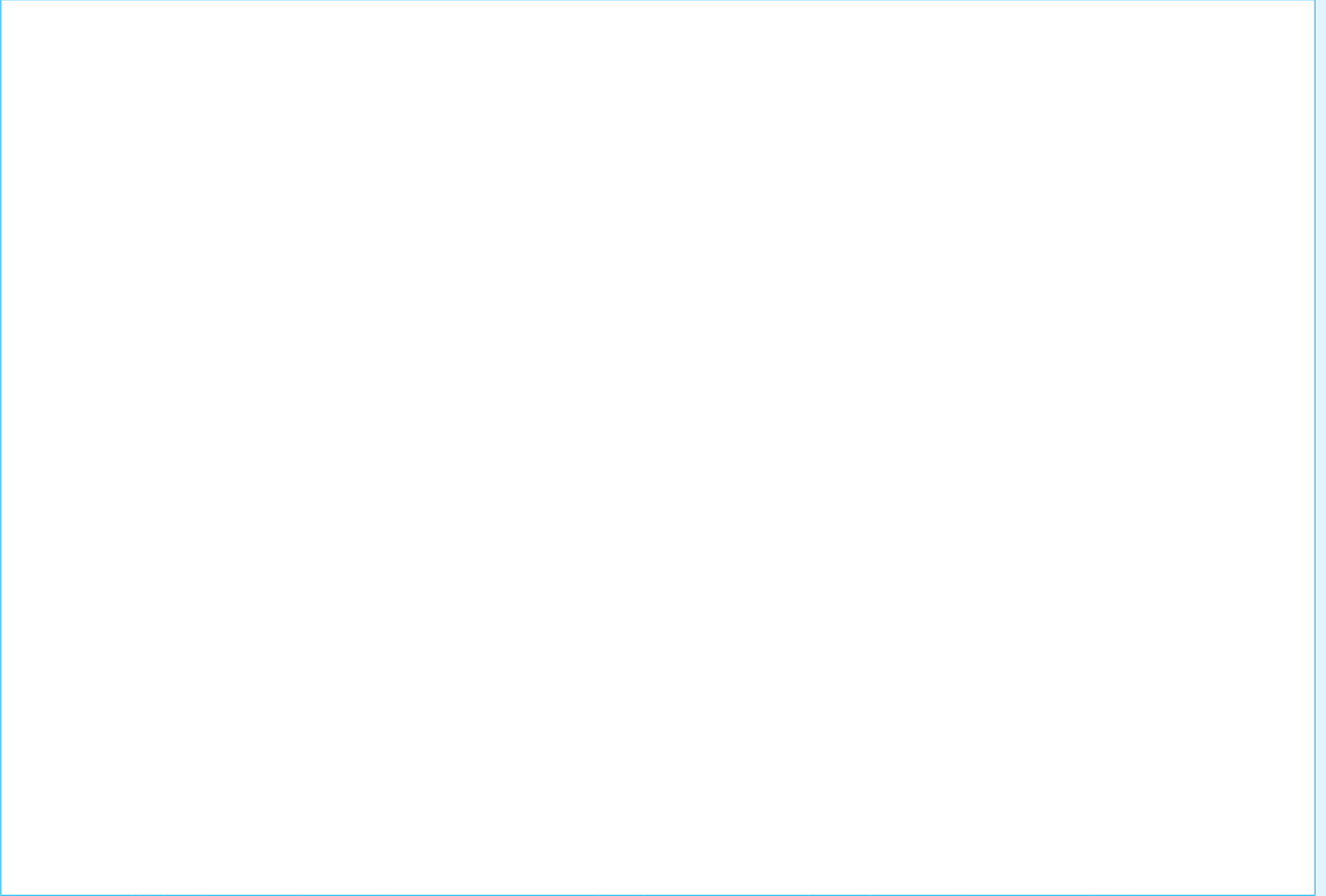
\$
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- What is the maximum value of co-located items in any one shed? 

\$
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- Is hay stored: in one site  Yes  No separated?  Yes  No  
 (Hay stored within a 150 metre radius is to be regarded as one site)
- Please provide percentage of major sites:
 

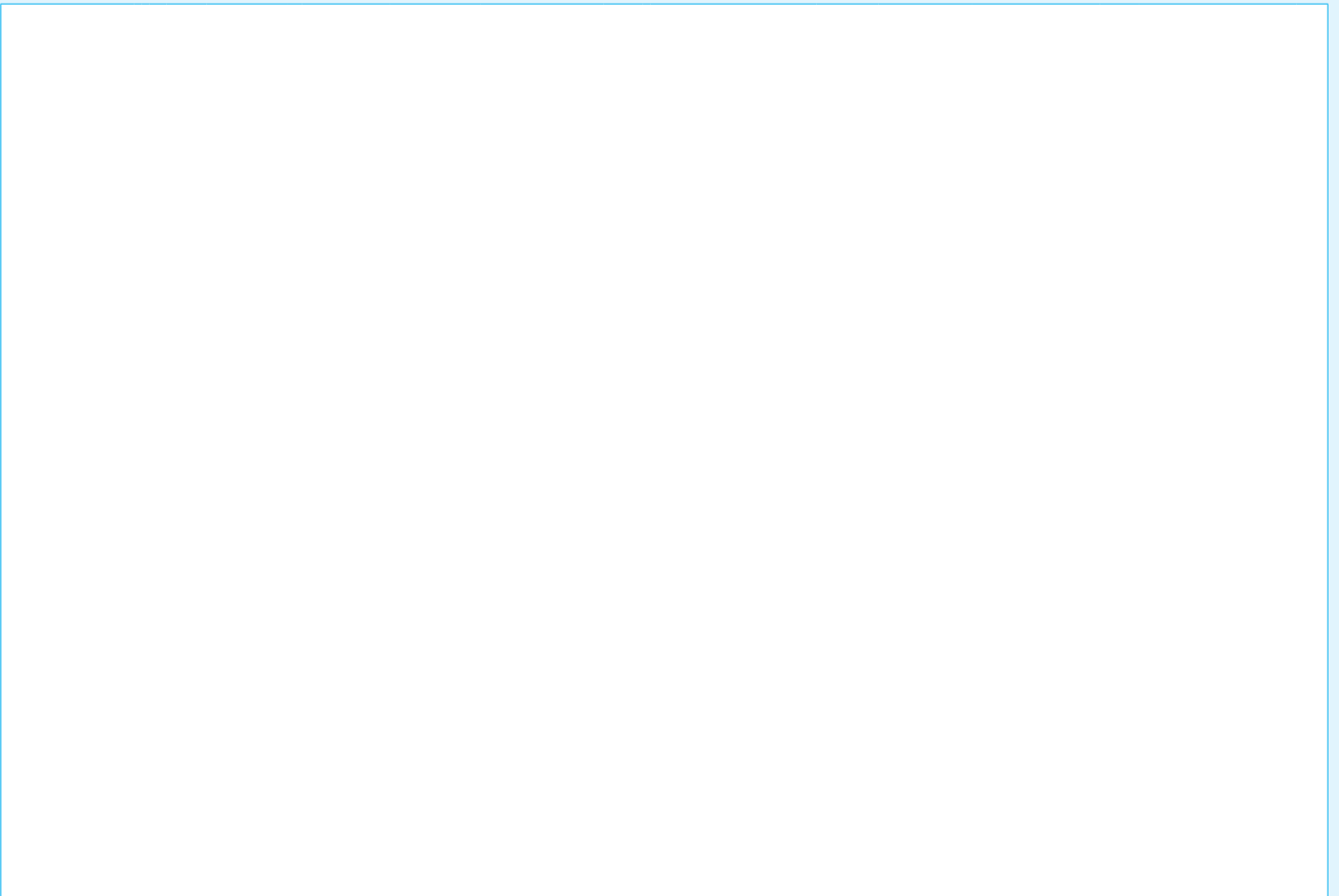
Site	%	Description
1.	%	
2.	%	
3.	%	
4.	%	

## Hay storage details

6. Please provide a sketch plan of separation.



7. Please attach photographs.



## Hay storage details

1.	Hay type	Bale type	Storage	Moisture content		Stack temperature		Hay source	Hay history
				Do you know moisture contents?		Is it checked on a regular basis?			
	Barley	Small square	Hayshed					Grow on farm?	Purpose grow crop
	Canola	Large square	In open	Yes	No	Yes	No	Purchased in?	Cut from failed crop
	Grass	Round	Shared shed	%		°C			Cur from harvested crop
	Luceme	% of total	<i>(provide details)</i>						
	Oat								
	Pea								
	Vetch								
	Wheat								
	Other <i>(describe)</i>								
2.	Barley	Small square	Hayshed					Grow on farm?	Purpose grow crop
	Canola	Large square	In open	Yes	No	Yes	No	Purchased in?	Cut from failed crop
	Grass	Round	Shared shed	%		°C			Cur from harvested crop
	Luceme	% of total	<i>(provide details)</i>						
	Oat								
	Pea								
	Vetch								
	Wheat								
	Other <i>(describe)</i>								
3.	Barley	Small square	Hayshed					Grow on farm?	Purpose grow crop
	Canola	Large square	In open	Yes	No	Yes	No	Purchased in?	Cut from failed crop
	Grass	Round	Shared shed	%		°C			Cur from harvested crop
	Luceme	% of total	<i>(provide details)</i>						
	Oat								
	Pea								
	Vetch								
	Wheat								
	Other <i>(describe)</i>								

## Hay storage details

Hay type	Bale type	Storage	Moisture content		Stack temperature		Hay source	Hay history
4. Barley	Small square	Hayshed	Do you know moisture contents?		Is it checked on a regular basis?		Grow on farm?	Purpose grow crop
Canola	Large square	In open	Yes	No	Yes	No	Purchased in?	Cut from failed crop
Grass	Round	Shared shed	%		°C			Cur from harvested crop
Lucerne	% of total	(provide details)						
Oat								
Pea								
Vetch								
Wheat								
Other (describe)								

## Declaration

**Please read the following:**

I/We declare that I/we:

- have received a copy of the Farm Insurance Policy Product Disclosure Statement;
- have answered all the questions truthfully and accurately and have not withheld any information that is likely to affect QBE Insurance (Australia) Limited's decision to insure me/us;
- acknowledge that if there is any incomplete, false or misleading information on this Proposal, QBE Insurance (Australia) Limited may decline to pay a claim made by me/us or if I/we failed fraudulently to comply with the duty of disclosure or to answer any questions correctly, QBE Insurance (Australia) Limited may treat the insurance as if it never existed;
- agree that QBE Insurance (Australia) Limited may obtain from, or provide to, other insurers, reinsurers, or insurance reference bureaus, any information relating to my/our claims history;
- agree that QBE Insurance (Australia) Limited reserves the right to decline my/our application for insurance.

1. **If you have received and completed a printed Proposal, please indicate your agreement to the above by completing the following:**

Signature(s) of all policyholders

Signed		Date	/ /
Signed		Date	/ /

2. **If you have received and completed a Proposal electronically, please indicate your agreement to the above by checking this box and completing the following:**

Name(s) of all policyholders

Name		Date	/ /
Name		Date	/ /

## Your duty of disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the *Insurance Contracts Act 1984*.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

### **If you do not tell us something**

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

## Privacy consent notice

Our Privacy Policy describes how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint. When we say personal information we may also mean sensitive information such as health information, criminal history or professional memberships that's relevant to us issuing, administering or managing products or providing services and the terms on which we will do these things. We use personal information to issue, administer and manage products and provide services. You can view our Privacy Policy at [www.qbe.com.au/privacy](http://www.qbe.com.au/privacy), or to obtain a copy by phoning us on 133 723 or requesting it from our authorised representatives or service providers.

We may share your information with other QBE Group companies, our authorised representatives and service providers, each of which may be based outside of Australia.

By giving us personal information you consent to us collecting, disclosing, storing and using it in accordance with our Privacy Policy. If you give us someone else's personal information you confirm you've obtained their consent to do so.

If you don't provide all of the personal information we've requested we may be unable to issue, administer or manage products or provide services.