

Farm Insurance Proposal Form





Farm Insurance Proposal Form

Important Notice to the Proposer for completion of this proposal form

1. Disclosure

- · Any 'material fact' must be disclosed to Insurers
- · A "material fact" is any information, which may alter the judgment of an Insurer in assessing the risk
- · Any 'material change' must be disclosed to Insurers
- A "material change" is any information, which may alter the judgment of an Insurer that has not previously been disclosed as a material fact.

Failure to provide all "material facts" and/or notify all "material changes" may cause the contract of insurance to be void and may result in Insurers repudiating liability entirely.

1 Presentation

- An authorised individual, a partner, principal or director of the proposer must complete this Proposal Form in ink
- · All questions must be answered
- If there is insufficient space to provide answers, additional information should be provided on the proposers letter-headed paper
- Where available brochures, standard contract conditions, agreements and letters of appointment should be provided.

Failure to present Insurers with information in an appropriate manner may adversely influence the ability of Insurers to offer terms.

1. Guidance

• If in doubt as to the meaning of any question contained within this proposal form, or the issues raised in 1) Disclosure and/or 2) Presentation, advice should be sought from an Insurance Advisor in the first instance.

The Applicants	
Name(s) in Full:	
Tax Status	
Registered Business:	
O Yes O No	
ABN:	Taxable (%):

The Applicants (continued) Postal Address: **Contact Phone Number:** Contact Mobile Number: Fax Number: Email Address: **Property Details** Size in acres/hectares: Name(s): Property Situation: Type of Farm: Other Interested Persons (e.g. Mortgages or Lessors) Name & Address: **Period of Insurance** From: To: Please specify your intended recipient's email address:

The Applicants (continued) If "Yes" to any questions below, please provide full details: a) Have you in the past 5 years: 1. Made any claim(s) on an insurer for loss or damage?:

	O Yes O No
	Details:
_	
	2. Had any insurance declined or cancelled, proposal/application rejected?:
	O Yes O No
	Details:
	3. Suffered any loss or damage, which would have been covered by the proposed insurance policy?:
_	O Yes O No
b)	Have you or any partner(s), shareholder(s) or director(s) of the business:
	1. Ever been declared bankrupt?:
	O Yes O No
	Details:
_	
	2. Ever been involved in a company or business, which became insolvent or subject to any form of insolvency administration (e.g. liquidation or receivership)?:
	2. Ever been involved in a company or business, which became insolvent or subject to any form of insolvency administration (e.g. liquidation or receivership)?:O Yes O No
	administration (e.g. liquidation or receivership)?:
	administration (e.g. liquidation or receivership)?: O Yes O No
	administration (e.g. liquidation or receivership)?: O Yes O No
	administration (e.g. liquidation or receivership)?: O Yes O No
	administration (e.g. liquidation or receivership)?: O Yes O No

The Applicants (continued)	
3. Been convicted of any criminal offence within the past 5 years.	ears (other than minor traffic infringements)?:
O Yes O No	,,
Details:	
4. Been liable for any civil offence or pecuniary penalty (exce	eding \$5.000)?:
O Yes O No	
Details:	
Home Buildings/Contents	
Building 1	
Description (e.g. cottage):	
Location:	
Sum Insured - Home:	Sum Insured - Contents:
\$	\$
Building 2	
Description (e.g. cottage):	
Description (e.g. cottage).	
Location:	
Sum Insured - Home:	Sum Insured - Contents:
\$	\$

Building 3 Description (e.g. cottage): Location: Sum Insured - Home: Sum Insured - Contents: \$ Notes: i. Sum Insured should be the replacement value of home(s) and contents of all family residents ii. Contents Sum Insured should include all business computers and equipment subject to limits in policy wording What type of cover do you require? O Cover 1 - Insured Events Cover - Defined Events (e.g. fire, storm or rainwater, theft, earthquake etc.) at the location O Cover 2 - Accidental Damage Cover - Accidental Loss or Damage to home and to contents anywhere in Australia Notes: i. Cover 2 is only available to owner occupied homes ii. A higher premium is payable for Cover 2 O Cover 1 O Cover 2 Building 1 Cover: **Building 1 Occupant:** Building 1 Occupant D.O.B.: Building 1 Occupant Retired?: O Yes O No R1 Wall B1 Roof B1Year of Construction Material: Construction Material: Construction: B1 Rewired: B1 Replumbed: B1 Has Deadlocks: B1 Key locked windows: O Yes O No O Yes O No O Yes O No O Yes O No B1 Alarm: O Local O Monitored O No Alarm O Cover 1 O Cover 2 Building 2 Cover: Building 2 Occupant D.O.B.: **Building 2 Occupant:** Building 2 Occupant Retired?: O Yes O No B2 Wall B2 Roof B2Year of Construction Material: Construction Material: Construction: B2 Rewired: B2 Replumbed: B2 Key locked windows: B2 Has Deadlocks: O Yes O No O Yes O No O Yes O No O Yes O No B2 Alarm:

O No Alarm

O Monitored

O Local

Home Buildings/Contents (continued)

What type of cover do	you require? (continued)		
Building 3 Cover:		O Cover 1	O Cover 2
Building 3 Occupant:		Building 3 Occupant D.O.B.:	Building 3 Occupant Retired?: O Yes O No
B3 Wall Construction Material:	B3 Roof Construction Material:	B3 Year of Construction:	
B3 Rewired:	B3 Replumbed:	B3 Key locked windows:	B3 Has Deadlocks:
O Yes O No	O Yes O No	O Yes O No	O Yes O No
B3 Alarm:			
O Local	O Monitored	O No Alarm	
Notes:			
ii. The Contents Sum Insu	ey limit of 20% of the Contents Sur red must be adequate to cover Sp for any items of jewellery, watche	ecial Contents Items and all other	r Contents
Landlord's Residential	Protection		
Name of Managing Agent:			
Details of Lease Agreement:			
Details of any ShortTerm Rent	al Agreement:		
Landlord's Building 1 Descript	ion (e.g. house, unit):		
Landlord's Building 1 Location	:		

Landlord's Residential Protection (continued)

Landlord's Building 2 Description:	
Landlord's Building 2 Location:	
Landlord's Building 3 Description:	
Landlord's Building 3 Location:	
Cover Requirements	
Section 1 - Building:	Section 2 - Contents:
\$	\$
Section 3 - Damage by Tenants:	Section 4 -Tenants Rent Default:
○ Yes ○ No	O Yes O No
Weekly Rent:	
\$	
Section 5 - Loss of Rent (contents only):	
O Yes O No	
Annual Rent:	Is the Building Occupied?:
\$	O Yes O No
Are the premises leased unfurnished?:	
O Yes O No	
Details if unoccupied over 60 days:	
Material of wall construction:	Material of roof construction:
Year of construction:	

If the building is over 50) years old, has it been rewired?:	Has it been replumbed?:	
O Yes O No		O Yes O No	
Valuables - Cover	ed out of home		
Specified Item Descript	ion:	Sum Insured:	
		\$	
SID2:		SI2:	
SID3:		SI3:	
SID4:		SI4:	
SID5:		SI5:	
Total sum insured for s	pecific items:		
Farm Property			
Property 1			
Description:			
Construction:	Age:	Replacement Needed?:	Sum Insured:
		O Yes O No	\$
Property 2 Description:			
bescription.			
Construction:	Age:	Replacement Needed?:	Sum Insured:
		O Yes O No	\$
Property 3			
Description:			
Construction:	Age:	Replacement Needed?:	Sum Insured:
		O Yes O No	\$

Landlord's Residential Protection (continued)

Farm Property (con	tinued)		
Property 4			
Description:			
Construction:	Age:	Replacement Needed?:	Sum Insured:
		O Yes O No	\$
Property 5			
Description:			
Construction:	Age:	Replacement Needed?:	Sum Insured:
		O Yes O No	\$
Total Sum Insured:			
\$			
Ψ			
Unspecified Farm B	uildings		
1	.		
Market Value only - Limit a	ny one item \$10,000:		
\$			
Unspecified Farm Co	ontents		
Minimum Cover standard	farm \$55,000:	Minimum Cover hobby farm	\$20,000:
\$		\$	
Fencing (Specified)			
Do you want materials onl	y cover for fencing?:	Internal (100% owned) km:	
O Yes O No	,		
At \$ per/km:		Shared Boundary (50% owne	ed) km:
\$			
At \$ per/km:		Full Boundary (100% owned)	km:
\$			
At \$ per/km:		Power and Telephone poles a you are responsible:	and wiring for which
\$		\$	
Total Fencing Sum Insured	! :		
\$			

Total Fencing (Unspecified) S	Sum Insured:		
Ψ			
Stored Produce			
Hay stocked balad rolled a	v ete ekedi	Other:	
Hay - stacked, baled, rolled o			
\$ Wool - from sheep's back to	fall of quotion cor's hammer	\$ Total Produce Sum Insured:	
	ian of auctioneer's nammer.	\$	
Cost of removing burnt out t	rees and replanting with seedlings 000 – subject to approval by Miller	3	
\$			
0 15 136 13 7	25.21		
Specified Mobile Farm	n Machinery (Market value	only after 12 months)	
Machinery Description:		Machinery Sum Insured:	
		\$	
MD2:		MSI2:	
MD3:		MSI3:	
MD4:		MSI4:	
MD5:		MSI5:	
Total Mobile Machinery Sum	ı Insured:		
Unspecified Mobile M	Iachinery		
Machinery Market Value only	v - Limit any one item \$10,000:		
\$	Elimit any one item \$10,000.		
<u>T</u>			
Livestock and Workin	ng Dogs		
Livestock			
Animal 1Type:	Animal 1 - Peak Value:	Animal 1 Oty:	Animal 1 Sum:

Fencing (Unspecified)

\$

Livestock and Wo	orking Dogs <i>(continued)</i>		
Animal 2Type:	Animal 2 - Peak Value:	Animal 2 Oty:	Animal 2 Sum:
	\$		\$
Animal 3Type:	Animal 3 - Peak Value:	Animal 3 Oty:	Animal 3 Sum:
	\$		\$
Animal 4Type:	Animal 4 - Peak Value:	Animal 4 Oty:	Animal 4 Sum:
	\$		\$
Number Peak Value per	Head Sum Insured		
\$	ricua dam mbarda.		
Ψ			
Working Dogs			
W 01141119 2 0 9 5			
Must be more than 2 m	onths old and not more than 10 year	rs old	
Name:		Age:	Sum Insured:
			\$
N2:		A2:	SI2:
			\$
N3:		A3:	SI3:
			\$
N4:		A4:	SI4:
			\$
N5:		A5:	SI5:
Total Working Dog Sum	Insured:		
\$			
Farm Liability			
Limit of Indemnity:			
○ \$5 Million ○ \$10 M	illion O \$20 Million		
1) Property Owners Liak	pility Only (If Yes, ignore questions 2	-7):	
O Yes O No			
in aggregate during any	y provided for claims in respect of go one period of insurance. (Refer Polic perty or vehicles, please advise the a	cy for limits on animals, prope	

Farm Liability (contin	ued)		
3) How many family members	s work on the farm?:	4) How many additional emplo work on the farm?:	oyees (not family members)
5) Do you engage in rural con	tracting that is more than inciden	tal to your own farming activities?	?
O Yes O No			
IfYes, a) what % of your annuaderived from contracting?:	al income is	b) what type of activities do you engage in?:	
6) Do you engage in host farm	ning activities? (Cover subject to a	approval by Insurer):	
O Yes O No			
IfYes, a) Number of overnight	guests:	b) Number of day visitors:	
c) What type of activities do yo	ou provide?:		
O Archery	O Horse Riding	O Shooting	O Trampolining
O Other			
7) Do you require cover for air	field landing strips?:		
O Yes O No			
Machinery/Breakdowi	n		
Cover available under three o	ptions and is provided up to \$20,0	000 for each loss under either Cov	er 1 or 2.
Cover 1: Blanket Cover			
All electrical, electronic and m	nechanical machinery and plant up	p to 20 H.P and any Boilers and pr	essure vessels at the location(s).
Note: Motors over 20 H.P. and Submersible pumps are not covered under blanket cover and must be separately listed.			
Cover 2: Selected Machinery (Cover		
All items must be separately li	isted.		
Cover 3: Deterioration of Refri	gerated Goods		
Note: Option 3 not available unless blanket cover selected or the respective machinery is listed under Cover 2.			
Cover 1 - Blanket Cover:			
O Yes O No			
Dairies with vat capacity up to	:		
O 5,000 Litres	O 10,000 Litres	O 15,000 Litres	O 35,000 Litres
Other:			
O Pastoralists	O Piggeries	O Grape Growers/Fruit Blocks	:
O Sheep stations up to 10,000) head	O Cattle up to 1,000 head	

Machinery/Breakdown (continued)

Cover 2 - Selected Machinery Cover and Pressure Vessels (When Cover 1 not taken) -**Submersible Pumps:**

Item 1		
Description:		Serial Number:
Size KW/HP:	Cubic Capacity:	Sum Insured (New Replacement Cost):
		\$
Item 2		
Description:		Serial Number:
Size KW/HP:	Cubic Capacity:	Sum Insured (New Replacement Cost):
		\$
Item 3		
Description:		Serial Number:
Size KW/HP:	Cubic Capacity:	Sum Insured (New Replacement Cost):
		\$
Item 4		
Description:		Serial Number:
Size KW/HP:	Cubic Capacity:	Sum Insured (New Replacement Cost):
		\$
Total Machinery/Break	down Sum Insured:	
\$		
Cover 3 – Deterioration	of Refrigerated Goods:	
Refrigerated Goods Su		
Φ.		

Electronic Equipment

Notes:

- i) Fire and Perils risks are to be insured under the Farm Property or Home Buildings/Contents Section
- ii) Theft risks are to be insured under the Theft or Home Buildings/Contents Section
- iii) Maximum limit \$30,000 any one item and \$250,000 in all iv) Indemnity Period 3 Months. Excess 2 working days for Increased Cost of Working Cover

Electronic Equipment (continued) List Items (including make, model and serial numbers): Sum Insured (New Replacement Cost): Item 1: SI 2: Item 2: SI 3: Item 3: SI 4: Item 4: Restoration of Data (max \$30,000): Increased Cost of Working (max \$30,000): \$ Total Electronic Equipment Sum Insured: Transit - Livestock, Produce & Property This section provides protection for death of livestock and destruction of farm property or produce in transit on the insured's vehicle or a vehicle in your control. It covers fire, flood and collision or overturning of the carrying vehicle. Any one animal is covered up to 20% of the total sum insured. We do not cover transit of deer, ostriches and alpaca Transit Sum Insured: Motor - Driver Details We need to know of everyone who regularly drive(s) the vehicle(s). Note: A "regular driver" is anyone who drives the vehicle once a week or more often. Regular Driver(s) Name(s): Date of Birth: Years Licensed: Vehicles Normally Driven: N1: DOB1: YL1: VND1: DOB2: YL2: VND2: N2: DOB3: YL3: VND3: N3: DOB4: YL4: VND4: N4:

Motor - Driver Details (continued)

Have any of the Regular Driver(s) in the last 5 years:	
a) had any accidents, vehicle(s) stolen or any other vehicle d	amage or loss?:
O Yes O No	
b) had their licence cancelled or suspended?:	
O Yes O No	
c) committed any other traffic offence(s) or infringement(s) s	such as speeding, running a red light etc. (but not parking):
O Yes O No	
IfYes, Driver(s) Name(s):	Number of Accidents/Offences:
Driver2:	NOAO2:
Driver3:	NOAO3:
If "Yes" to a), b) or c) provide full details below:	
Type of Cover:	
O Comprehensive (Market Value)	O Comprehensive (Agreed Value)
O Third Party Property Damage	O Third Party Property Damage (Fire & Theft)
O Fire &Theft Only	
Details of any vehicles in an unsafe condition, unroadworthy or	damaged condition to be provided below:
Vehicle:	Condition Details:

Motor - Vehicle Details

SEDANS, STATION SEDANS, WAGONS (Agreed value and NCB protection available for these vehicles for extra premium)

Vehicle 1				
Year:	Make:	Model:	BodyType:	
Transmission:				
O Manual O Automatic				
No. of Cyls:	Rego/VIN #:	Sum Insured:	Excess:	
		\$	\$	
Type of Cover:	NCB / %:	Financier:	Driver Age:	
Protect NCB:	Agreed Value:			
O Yes O No	O Yes O No			
Vehicle 2				
Year:	Make:	Model:	BodyType:	
Transmission:				
O Manual O Automatic				
No. of Cyls:	Rego/VIN #:	Sum Insured:	Excess:	
		\$	\$	
Type of Cover:	NCB / %:	Financier:	Driver Age:	
Protect NCB:	Agreed Value:			
O Yes O No	O Yes O No			
Vehicle 3				
Year:	Make:	Model:	BodyType:	
Transmission:				
O Manual O Automatic				
No. of Cyls:	Rego/VIN #:	Sum Insured:	Excess:	
		\$	\$	
Type of Cover:	NCB / %:	Financier:	Driver Age:	
Protect NCB:	Agreed Value:			
O Yes O No	O Yes O No			

Commercials Vehicle 4 Make: Model: BodyType: Year: Transmission: No. of Cyls: Rego/VIN #: Engine #: O Manual O Automatic Sum Insured: Excess: Type of Cover: NCB / %: \$ Financier: Driver Age: Carrying Cap: Vehicle 5 Year: Make: Model: BodyType: Transmission: No. of Cyls: Rego/VIN #: Engine #: O Manual O Automatic Sum Insured: Type of Cover: Excess: NCB / %: Financier: Driver Age: Carrying Cap: Vehicle 6 Model: Year: Make: BodyType: Transmission: No. of Cyls: Rego/VIN #: Engine #: O Manual O Automatic Sum Insured: Type of Cover: NCB / %: Excess: \$ \$ Financier: Driver Age: Carrying Cap: Vehicle 7 Year: Make: Model: BodyType:

O Manual O Automatic

Transmission:

Sum Insured: NCB / %: Excess: Type of Cover:

Rego/VIN #:

No. of Cyls:

\$

Engine #:

Commercials (co	ntinued)		
Financier:	Driver Age:	Carrying Cap:	
Vehicle 8			
Year:	Make:	Model:	BodyType:
Transmission: O Manual O Automa	No. of Cyls:	Rego/VIN #:	Engine #:
Sum Insured:	Excess:	Type of Cover:	NCB / %:
\$	\$		
Financier:	Driver Age:	Carrying Cap:	
Personal Accider	nt & Illness (7-Day Excess)		
Notes:			
	r farm manual period 104 weeks maximum lotor Cycling, Water and Snow Skiing		
Person 1			
Full Name of Person In	sured:	Date of Birth:	Height (cms):
Weight (kgs):	Units Accident:	XS Days (7 days standard):	Plays Football: O Yes O No
Person 2			
Full Name of Person In	sured:	Date of Birth:	Height (cms):

Weight (kgs): Units Accident: XS Days (7 days standard): Plays Football: O Yes O No Person 3 Full Name of Person Insured: Date of Birth: Height (cms): XS Days (7 days standard): Weight (kgs): Units Accident: Plays Football: O Yes O No

Personal Accident & Illness (7-Day Excess) (continued)

Each unit \$1,000 Capital Benefits & \$10/week loss of income Additional Option – Football

Extra Premium payable Excess 2 weeks Benefit Period - 26 weeks maximum

Details for each person insured				
Has any person to be insured su	ffered from or been diagnosed w	ith:		
a) Any injury to, or illness or	disease of, the:			
O Heart, lungs blood vessels	O Heart, lungs blood vessels or circulatory system			
O Bones, joints, muscles, limbs or skin (other than infrequent accidental minor cuts and bruises)				
O Head, back, neck or spine				
O Stomach, bowel or digesti	ve system			
O Ears, eyes, nose or throat	(other than infrequent colds)			
b) A hernia?:				
O Yes O No				
c) Any infectious disease or v	viral infection (other than infreque	ent colds):		
O Yes O No				
d) Any mental illness or disea	ase, or stress-related condition:			
○ Yes ○ No				
e) Any other injury, illness or disease:				
O Yes O No				
If yes to last question, injury, illness or disease details:				
Dest				
Boat				
Boat 1				
Hull:				
Year Built:	Make:	Type:	Length:	
Construction:	Registered Serial Number:	Name (if applicable):	Sails:	
Masts/Spars:	Sum Insured:			
	\$			

Boat (continued)				
Motor:				
Year Built:	Make:	Registered Serial Number:	Inboard or Outboard:	
Horse Power:	Sum Insured:			
	\$			
Trailer:				
Year Built:	Make:	Туре:	Construction:	
Registered Serial Number:	Sum Insured:			
Boat 2				
Hull:				
Year Built:	Make:	Type:	Length:	
Construction:	Registered Serial Number:	Name (if applicable):	Sails:	
Masts/Spars:	Sum Insured:			
	\$			
Motor:				
Year Built:	Make:	Registered Serial Number:	Inboard or Outboard:	
Horse Power:	Sum Insured:			
	\$			
Trailer:				
Year Built:	Make:	Туре:	Construction:	
Registered Serial Number:	Sum Insured:			
	\$			
			es, detachable canopies, boat and ion equipment, global positioning	
Boat 1 Equipment and Accessories Sum Insured:		Boat 2 Equipment and Accessories Sum Insured:		
\$		\$		
Boat 1 Equipment and Accessories Excess:		Boat 2 Equipment and Accessories Excess:		
\$		\$		

¹⁾ Standard legal liability limit \$10,000,000

Boat <i>(continued)</i>			
2) What is the maximum so	peed your boat is capable of?:		
Boat 1:	,	Boat 2:	
O 0-20 Knots (37 KPH)	O 21-50 Knots (90 KPH)	O 0-20 Knots (37 KPH)	O 21-50 Knots (90 KPH)
3) Where are your boat(s) n	noored or stored?:		
5) Type of Fuel:	Boat 1 Other Fuel:	Boat 2 Other Fuel:	
O Petrol O Diesel			
6) Is the boat(s) for private u	use only?:		
O Yes O No			
7) Do you require cover for	water skiers/aquaplaning liability?		
Boat 1: O Yes O No		Boat 2: O Yes O No	
8) Do you require Racing Ri	sk extension for sailing craft?:		
Boat 1: O Yes O No		Boat 2: O Yes O No	
9) Do you require Laid Up c	over?:		
Boat 1: O Yes O No		Boat 2: O Yes O No	
Advise months not in use:			
General Property			
Please indicate the type of c	cover you require. NB items listed v	will be covered anywhere in Aust	ralia
	losion, malicious damage or vanda		
forcible and violent entry fro	om a vehicle or premises away fro	n the farm, theft of equipment, v	vhich is securely attached to a
conveying vehicle.	or padlocks, which results in visib	ie damage to the securing device	es, collision or overturning of the
or Cover 2: Accidental Loss	or Damage		
CoverType:			
O Cover 1 O Cover 2			
	model and serial numbers):	aial incomination flagles are bain	-:
Please advise type of semer	n (e.g. Dairy Cattle: Friesian) if artifi	ciai insemination nasks are being	g insured
Item:		Sum Insured:	
		\$	
12:		SI2:	
		\$	
I3:		SI3:	
		\$	

General Property (continued) 14: SI4: Total General Property Sum Insured: Do you require cover for Communications Equipment? O Yes O No If "Yes", please ensure the Sum(s) Insured represent the new replacement cost Theft Cover in addition to that provided under Farm Property Section of policy Theft Sum Insured: **Business Interruption** 1) Interest insured for Weekly Income: Interest insured for Indemnity Period (weeks):

Note: Weekly Income option is only available where regular weekly/monthly income is a feature of your farming operation

- 2) Additional Cost of Working (in addition to cover under Farm Property Section)
- 3) Claims Preparation Costs (instead of the automatic \$5,000)
- 4) Agistment Costs (in addition to cover under Farm Property Section)
- 5) Tax Audit Expenses
- 6) Legal Expenses

Duty of Disclosure

What you must tell us

By law, you must answer all our questions honestly, telling us anything known to you and which a reasonable person in the circumstances would tell us. We will use your answers to decide whether to insure you and anyone else to be covered, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else you want to be covered by this policy.

Non-Disclosure

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse a claim, or cancel the policy. If you answer fraudulently, we may refuse a claim and treat the policy as never having existed. If you do not understand your duty, ask us to explain.

Inadequate Space to Answer

because of your Duty of Disclosure, please complete additional information below, or attach a separate piece of paper to application giving full details of additional information. Extra Information:	
Extra information:	

If there is inadequate space to answer our General Information or other questions or you need to disclose something to use

Declaration

I declare that I have:

- received a copy of the Policy Wording;
- read the information concerning the Duty of Disclosure and other important notices;
- · answered every question fully and honestly;
- either completed this proposal form personally or, if it has been completed by someone else, the answers have been checked for fullness and accuracy by me.
- * If during the Period of Insurance circumstances change in the information I have provided, I will promptly inform you.
- * I understand that if I have not fulfilled my duty of disclosure my claim may be reduced
- * I authorise you to obtain claims and any other information they require from my previous insurers or the Insurance Reference Services Ltd to confirm the information I have supplied, if required by them at any time.

CONFIRM: Check *

Submission			
O By ticking this box, I acknowledge this declaration a and accurate to the best of my knowledge.	and acknowledge that the inform	nation I have supplied to be true	
Please print name:	Signed:	Date:	
		1 1	
Please complete and return this form to: Millennium Underwriting Agencies Pty L PO Box 309 Kent Town SA 5071		,	