



Important Notice About Your CGU Insurance Policy

Automatic Early Cover

CGU will provide automatic early cover for your crops until 4pm on August 16, 2004. However, you will need to complete and return the attached Crop Declaration by this date if you wish to continue cover with CGU and avoid the 48 hour acceptance condition.

Agreed Value Cover

When completing the Crop Declaration, you will need to provide an insured value and insured yield for each crop. These can be increased or reduced at any time up until the Final Revision Date.

Save with our Reducing Excess Benefit

By insuring with CGU Insurance, you have the benefit of the Reducing Excess and the Extra Harvest Allowance, which could result in significant savings in the event of a claim.

Other Benefits Include

- ✓ Automatic cover for damage caused by Chemical Overspray or Straying Livestock.
- ✓ Harvested seed cover while stored on your farm or in transit.
- ✓ After harvest terms that allow payment in January 2005.

Full details of these features are contained in the policy document.

We trust you have a successful season and look forward to meeting your future insurance needs.

**Please complete and return the *Crop Declaration* overleaf to your
CGU Insurance Representative.**

CROP DECLARATION

Please answer the questions and write in your crop details below.

Type of cover required: Hail and Fire Fire only Shire/County

Name and address of property, if different to your postal address
 Postcode

1. Does anybody else have a financial interest in the crops? No Yes

Name and address of interested party

2. Are any crops share farmed? No Yes Name and address of share farmer
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If your share partner is insured elsewhere, please state insurance company name

3. Have any crops to be insured been damaged? (There is no cover for crops damaged before you take out this insurance.)
No Yes Give details

Crop Details

If all share-partners are to be insured on this policy, show the share % as 100%.
If not, show the share % to be insured for each crop.

Notes on share crops:-

Paddock description	Type of crop	Insured Yield Tonnes per Hectare	Total area in Hectares	% Insured	Insured Value (\$ per tonne)	\$ Sum Insured	% Excess	% Rate

For office use ARN Number:

4. Nearest town, direction and distance from your farm

DECLARATION: This must be completed by the CGU Applicant(s)

I/We declare that: a) to the best of my/our knowledge and belief the information provided is true and correct and I/We have not withheld any relevant information. b) I/We have received a copy of the Crop Policy and agree to accept the insurance subject to the terms, conditions, exclusions and limitations of this policy.

Applicants Name Policy No.
Signature(s) of the Applicant(s) Date / /
Acceptance for and on behalf of the company Date of acceptance / /

The way we handle your personal information
We collect personal information from you for the purpose of providing you with insurance products, services, and processing and assessing claims. You can choose not to provide this information, however, we may not be able to process your requests.
We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators/legal advisers.
If you wish to update or access the information we hold about you, please contact us.