

CROP

INSURANCE POLICY



Contents

Important Information	1
About CGU	1
Intermediary remuneration	1
Your duty of disclosure	1
General Insurance Code Of Practice	1
Our service commitment	1
How CGU protects your privacy	2
Interest on unallocated premium	2
Crop Insurance Policy	2
Who is insured under this policy	2
You cannot give your rights away	2
Words that have a special meaning in this policy	2
When We Will Pay	3
Cover – listed events	3
Additional things we will pay for when you have insured your crop	4
Additional things you can cover	5
When we will not pay	5
Policy excess – reducing excess	6
How we pay a claim for your insured crop	6
The most we will pay	6
Special conditions of your policy	6
Cancelling your policy	7
What you are required to do for us	7
How to make a claim under your policy	7
What you must do when you make a claim	7
You give us your rights to claim from anyone else	7

Important Information

About CGU

CGU Insurance Limited is the underwriter of this insurance policy. Our Australian Business Number is 27 004 478 371.

Our Australian Financial Services Licence Number is 238291.

In this policy CGU Insurance Limited is called “We,” “Us,” or “Our.”

Intermediary remuneration

CGU Insurance Limited pays remuneration to insurance intermediaries when We issue, renew or vary a policy the intermediary has arranged or referred to Us. The type and amount of remuneration varies and may include commission and other payments. If You require more information about remuneration We may pay Your intermediary You should ask Your intermediary.

Your duty of disclosure

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If you do not tell us something

If You do not tell Us anything You are required to, 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.

General Insurance Code Of Practice

CGU Insurance Limited proudly supports the General Insurance Code of Practice.

The purpose of the Code is to raise standards of practice and service in the general insurance industry.

The objectives of the code are:

- to commit Us to high standards of service
- to promote better, more informed relations between Us and You
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for the resolution of complaints and disputes between Us and You; and
- to promote continuous improvement of the general insurance industry through education and training.

Our commitment to you

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code.

Our service commitment

CGU Insurance Limited is proud of its service standards and supports the General Insurance Code of Practice. In an unlikely event that You are not satisfied with the way in which We have dealt with You, as part of Our commitment to customer service, We have an internal dispute resolution process in place to deal with any complaint You may have.

Please contact Your nearest CGU Insurance office if You have a complaint, including if You are not satisfied with any of the following:

- one of Our products
- Our service
- the service of Our authorised representatives, loss adjusters or investigators; or
- Our decision on Your claim.

Our staff will help You in any way they can. If they are unable to satisfy Your concerns, they will refer the matter to their supervisor or manager. If the manager cannot resolve the matter, the manager will escalate the matter to Our internal dispute resolution department.

Further information about Our complaint and dispute resolution procedures is available by contacting Us.

How CGU protects your privacy

We use information provided by Our customers to allow Us to offer Our products and services. This means We may need to collect Your personal information, and sometimes sensitive information about You as well (for example, health information for travel insurance). We will collect this information directly from You where possible, but there may be occasions when We collect this information from someone else.

We will only use Your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give Us Your information, but this may affect Our ability to provide You with insurance cover.

We may share this information with companies within Our group, government and law enforcement bodies if required by law and others who provide services to Us or on Our behalf, some of which may be located outside of Australia.

For more details on how We collect, store, use and disclose Your information, please read Our Privacy Policy located at www.cgu.com.au/privacy. Alternatively, contact Us at privacy@cgu.com.au or 13 15 32 and We will send You a copy.

We recommend that You obtain a copy of this policy and read it carefully.

By applying for, using or renewing any of Our products or services, or providing Us with Your information, You agree to this information being collected, held, used and disclosed as set out in this policy.

Our Privacy Policy also contains information about how You can access and seek correction of Your information, complain about a breach of the privacy law, and how We will deal with Your complaint.

Interest on unallocated premium

If We are unable to issue Your insurance when We receive Your application, We are required to hold Your premium in a trust account on Your behalf until Your insurance can be issued. We will retain any interest payable by Our bank to meet, among other things, bank fees and other bank costs We incur in operating the account.

Crop Insurance Policy

Where You have paid or agreed to pay the premium to Us, then subject to the terms and conditions contained in or endorsed on this policy or on Your Schedule, We will cover You against the loss of Potential Yield of Seed or Hay, due to a listed event as shown in the policy. This cover will commence at the First Emergence stage for Dicotyledons and Monocotyledons (other than rice), and at Panicle initiation for rice.

This insurance applies during the period of insurance on Your Schedule, and for any future period for which We may accept payment of premium.

The policy, application, Crop Declaration, and Schedule, are to be read together, and form this agreement.

Who is insured under this policy

The person, partnership, or company, whose name is set out on Your Schedule, is insured. In this policy, all the insured(s) are called 'You' or 'Your'.

You cannot give your rights away

You cannot give anyone else an interest in this policy, without Our written consent.

Words that have a special meaning in this policy

In this policy there are words that have a special meaning. These words are listed below. Where they appear in the policy they are shown with a capital letter. The singular shall include the plural and vice versa, except where the context otherwise requires.

Crop Declaration – means the renewal notice We send to You that You must complete, advising details of the new season crop You wish to insure.

Crop Failure – means the failure of a crop to produce an economic yield, due to physical or biological factors, resulting in the crop not being harvested (including Seed or Hay). Crop failure does not include loss as a result of excessive weed growth or poor management practices.

Dicotyledons – are plants with two embryonic Seed leaves at germination. These include, but are not limited to, pea, bean, lentil, vetch, canola, kale, mustard, lupin, safflower, sunflower, and linseed.

Eight Leaf Stage – means the stage of normal growth for Dicotyledons when, in at least 50 percent of the plants, the eighth leaf of the plant is unrolled and fully expanded.

Excess – is the amount You must pay in the event of a claim. In this policy, the Hailstone excess is a percentage excess. We will not pay for the loss of Potential Yield of Seed or Hay, up to the percentage shown on Your Schedule, for that portion of the Insured Crop not harvested at the time of damage.

Final Harvest Date – means the final harvest date shown on the Schedule, when insurance on any Unharvested Crop ceases for the current season.

Final Yield Date – means the date specified on Your Schedule, which is the final date for revising the Insured Yield or the Insured Value.

First Emergence – means the stage of growth of the developing plant when, by normal growth processes, the first green shoot appears above ground level.

First Jointing – means the stage of normal growth for Monocotyledons when, in at least 50 percent of the plants, the top node or joint on the main tiller appears above ground level.

Flood – means the covering of normally dry land by water, that has escaped, or been released from the normal confines of:

- any lake, or any river, creek or other natural watercourse, whether or not altered or modified, or
- any reservoir, canal, or dam.

Gross Percentage Loss – means the percentage loss of yield that is determined by Our assessor.

Hailstone – means a hard pellet of ice.

Harvested Yield – means the actual yield harvested in the paddock, or if a claim has occurred, it means the Potential Yield as assessed by Our assessor.

Hay – means any plant material from wheat, barley, oats, or triticale, that is specifically grown, cut, raked, or baled for hay production.

Insured Crop – means a paddock/field, itemised on Your Schedule, which can be clearly identified by a loss assessor upon inspection of the insured Situation. This definition also extends to include any Seed or Hay harvested there from.

Insured Value – means the agreed value per tonne nominated by You and accepted by Us. We will show this value on Your Schedule.

Insured Yield – means the yield that You have nominated, and that is shown on Your Schedule.

Monocotyledons – are plants with a single embryonic Seed leaf at germination. These include, but are not limited to, wheat, barley, oats, rye, corn, triticale, canary Seed, millet, panicum, sorghum, maize, and rice.

Panicle Initiation – means the stage of growth of the rice plant (during the reproductive phase) when the small panicle can be seen as a ‘furry’ tip at the growing point of at least 30 percent of the main stems.

Potential Value – is the product of Potential Yield, the Insured Value, the crop area, and the share crop percentage insured.

Potential Yield – means the harvestable yield which the Insured Crop has the potential to produce by normal growth process, if the insured event had not occurred. In the case of crops other than Hay, this is determined by a count of the developing Seeds on each plant.

For Hay, this is determined by weight.

Replanting Subsidy – means the amount shown on Your Schedule that We will pay You for each hectare of the Insured Crop that is replanted, as a result of the impact of Hailstones upon plant parts.

Schedule – is the most current document We give You which sets out the details of Your insurance cover. You receive a Schedule when You first take out Your insurance, and again when Your policy is renewed or changed.

Seed – means the grain or seed that is grown for dry seed production from the Insured Crop, shown on Your Schedule.

Silo – means a purpose-built structure, proofed against weather and vermin, and used for storing grain, silage, and other agricultural produce. It may include:

- a substantial building comprising a fixed tower with walls and roof constructed of metal, brick, or concrete
- a grain harvest sausage bag
- a grain bunker, pit, or underground water tight space.

Situation – is the place where the Insured Crop is located. We will show this place on all the Schedules We give You.

Standing Straw – means the remaining standing stem of a plant from an Insured Crop after the crop has been harvested.

Sum Insured – is the amount shown on Your Schedule. It is the product of the Insured Yield, the crop area, the Insured Value, and the share crop percentage insured.

Unharvested Crop – means the Insured Crop from when it reaches First Emergence stage for Dicotyledons and Monocotyledons (other than rice), and at Panicle Initiation for rice until the crop is harvested, or the expiry date for unharvested crop, whichever occurs first. Hay is considered to be harvested when it is baled, rolled, or stacked, whichever occurs first.

When We Will Pay

We will pay You for the loss of Potential Yield of Seed or Hay, during the period of insurance shown on Your Schedule, due to any of the listed events shown, for:

- Dicotyledons and Monocotyledons (other than rice), after they have reached first First Emergence, or
- rice, after it has reached Panicle Initiation.

There must be damage or loss to the Insured Crop during the period of insurance and from one of these listed events, for You to make a claim.

Please refer to the section headed ‘How We pay a claim for Your Insured Crop’ for full details of what We will pay You in the event of a claim.

Cover – listed events

We will cover You for loss or damage caused by:

- impact of Hailstones upon plant parts
- fire, lightning, or spontaneous combustion of the Insured Crop
- physical damage or destruction of the Insured Crop caused by explosion.

Additional things we will pay for when you have insured your crop

Early cover

When You are renewing Your policy and We have sent You a Crop Declaration, We will automatically cover Your new season's crop up until the date specified on the Crop Declaration. The Crop Declaration must show the Insured Yield and Insured Value that You wish to insure for.

You must send Us Your completed Crop Declaration prior to the expiry date shown if You wish to continue Your cover and avoid the 48 hour acceptance condition.

Replanting subsidy

We will pay You a Replanting Subsidy if the Insured Crop is damaged by the impact of Hailstones upon plant parts of the Insured Crop, and if the damage occurs after First Emergence and before the Insured Crop has reached:

- the Eight Leaf Stage for Dicotyledons
- the First Jointing stage for Monocotyledons, (other than rice)
- Panicle Initiation for rice.

We will continue to insure the replanted crop if the same type of crop is planted. If a different crop is planted (subject to Our approval), We will transfer insurance cover to the new crop, provided You agree to pay any additional premium which may be required.

The Replanting Subsidy is an option You can select instead of continuing to grow the crop through to harvest.

No loss of Potential Yield of Seed will be paid on the damaged crop if the Replanting Subsidy option is selected.

Chemical overspray

We will also pay You for the loss of Potential Yield of Seed or Hay due to damage by chemicals that have been:

- ground sprayed on adjoining properties not belonging to You or farmed by You, and which are located within two kilometres of the damaged crop, or
- ground sprayed on Your property by an independent commercial contractor.

The most We will pay You for all claims in total under this benefit during the current crop season, is \$100,000.

In the event of a claim under this benefit, You must provide Us with the name and address of the person(s) responsible for the damage. We will not pay any claims under this benefit if You do not provide Us with this information.

We will not pay claims under this benefit where Your Schedule indicates that the cover applicable to this policy is for crop fire only.

Fire fighting costs

We pay up to \$5,000 towards the costs You reasonably incur, to take steps, at or adjoining the Situation shown on the Schedule, to safeguard Your crop from the immediate threat of fire between the acceptance date and the expiry date.

Stock intrusion

We will also pay You for the loss of Potential Yield of Seed or Hay due to damage by straying livestock that do not belong to You and are not being grazed on Your property.

You must maintain all fences around the Insured Crop in good order, and ensure that they are of a suitable type used to control livestock that would be normally grazed on Your property or adjoining properties. The gates at the Situation must be closed and secured when not in use.

In the event of a claim under this benefit, You must provide Us with the name and address of the owner of the livestock that caused the damage. We will not pay any claims under this benefit if You do not provide Us with this information.

The most We will pay You for all claims in total under this benefit during any one period of insurance, is \$100,000.

We will not pay claims under this benefit where Your Schedule indicates that the cover applicable to this policy, is for crop fire only on Your property or adjoining properties.

Stored crop

We will pay You for the loss of harvested Seed or Hay due to fire, lightning, spontaneous combustion, explosion, wind, water, and impact caused by any land vehicle or animal, earthquake, aircraft, or other aerial devices and articles dropped from them (excluding chemical substances), while the Seed or Hay is being stored on Your farm or the farm on which the crop was grown, until You have completed sowing in the following calendar season.

For claims for damage by wind or water, the Seed or Hay must be stored in a fully enclosed Silo, or a soundly constructed building. Wind or water claims are limited to \$100,000 any one period of insurance.

For claims for damage by wind or water on stored crop held in a grain sock, Silo bag, or a grain bunker/pit/underground water tight space, the cover will be limited to \$10,000 any one period of insurance.

Claims will be paid in accordance with the section headed 'How We pay a claim for Your Insured Crop (harvested crops)'.

Transit

We will pay You for the loss of harvested Seed or Hay due to accidental loss or damage, including contamination during loading and road transport from the Situation shown on the Schedule to permanent storage, receipt point, or Seed cleaner's place of business within Australia. The most We will pay is \$100,000.

Temporary removal

We will also pay You for loss of harvested Seed or Hay due to fire, lightning, spontaneous combustion, explosion, wind, and water impact caused by any land vehicle or animal, earthquake, aircraft, or other aerial devices and articles dropped from them (excluding chemical substances), if the Seed is at a Seed cleaning facility or is warehoused.

We will not pay for any loss or damage sustained:

- if Seed or Hay has been away from the Situation for more than 21 days, or
- for Seed or Hay that cannot be identified as Your Seed or Hay due to the manner in which it has been stored.

The most We will pay for all claims (other than wind or water) in total, under this benefit, is \$100,000 any one period of insurance. Wind and water claims are limited to \$10,000 any one period of insurance.

We will not cover loss or damage:

- to Seed when it is carried uncovered, unprotected, or in an inadequately constructed vehicle or bin
- to Hay in or on an inadequately constructed vehicle
- to Hay when inadequately secured or tied down
- to Seed or Hay when it is carried in an overloaded or unroadworthy vehicle
- caused by storm or water damage when stored, while Seed or Hay is not in a fully enclosed Silo or a soundly constructed building
- caused by storm or water damage when in transit, if the Seed or Hay is in the open air.

Claims will be paid in accordance with the section headed 'How We pay a claim for Your Insured Crop (harvested crops)'.

Standing straw

Where Your Standing Straw is damaged by fire, We will pay costs necessarily and reasonably incurred, to feed or agist livestock belonging to You, including any required transport costs.

This benefit will end no later than the recovery of alternative pasture, or 12 months, whichever is the sooner.

The most We will pay for this benefit is \$25,000.

Extra harvest

Where the Gross Percentage Loss caused by Hailstones impacting on an Unharvested Crop is assessed as being greater than 70 percent, We will pay You an extra harvest allowance benefit. The amount We will pay You will be calculated by taking 50 percent of the difference between the assessed loss and 70 percent. This will be added to the assessed loss percentage of the claim. The most We will pay You is 100 percent of the Sum Insured shown on Your Schedule.

For example:

Assessed loss	= 90%
Extra harvest allowance	= 10% (50% of (90% less 70%))
Gross Percentage Loss payable	= 90% + 10%
	= 100% (less any applicable Excess)

We will not pay claims under this benefit where Your Schedule indicates that the cover applicable to this policy is for 'crop fire' only.

Additional things you can cover

After harvest extension

If after harvest is noted on Your Schedule. This policy is extended to allow a final declaration of the Harvested Yield to be made after the completion of harvest and the following additional conditions will apply.

- Claims payments and the final premium payable, will be calculated based on this after harvest declaration.

- Harvested Yield will be the maximum amount that a yield can be adjusted, plus 20 percent of the Potential Yield which applies at the final revision date. The maximum adjustment of premium allowed, is minus 20 percent based on the premium which would have applied at the final revision date.
- If a claim is made, the Potential Yield will be calculated by Our assessor, and subject to the above limitation, and shall be declared as the Harvested Yield for that paddock. The after harvest declaration must be completed and returned within three weeks of harvest. If You do not return the after harvest declaration, We will calculate Your Harvested Yield based on the last Potential Yield supplied and noted on Your Schedule.
- You must keep records of the entire Harvested Yield for at least 12 months. You must make these available to Us if We require them.

Your provisional premium will be advised in December. If You do not send back a final declaration that has made changes to Your yield, this will be the amount or premium You must pay. If You submit a final declaration after harvest, We will make any necessary adjustments and provide You with a revised Sum Insured and premium calculation for You to pay. Payment is required within 21 days of You receiving this revised notice.

When we will not pay

We will not pay claims for:

- loss of Potential Yield of Seed or Hay due to the impact of Hailstones upon plant parts where Your Schedule indicates that the cover applicable to this policy is for crop fire only
- loss of Potential Yield of Seed or Hay due to an excess or deficiency of water or moisture, however caused
- loss of quality or grade of Seed, or plant material
- loss of quality or grade of Hay, unless caused directly by a listed event
- loss of nutritional value of Seed, or plant material
- loss of nutritional value of Hay, unless caused directly by a listed event
- loss of germination ability of Seed
- loss of Potential Yield of Seed or Hay due to the presence of any uninsured species of plant, including weeds, irrespective of whether such loss was also in consequence of damage by the impact of Hailstones
- loss or damage to crops which are grazed after the most advanced part of the crop has reached First Jointing
- loss of, or damage to straw, stubble, Hay, or chaff, unless the crop insured is a Hay crop, and then only for loss of weight of plant material, unless You have selected 'Additional things We will pay when You have insured Your crop'
- loss of weight of any Insured Crop other than Hay
- destruction, loss, or damage, intentionally caused by You or a person acting on Your behalf
- deliberate or intentional acts carried out by a tenant, or by You, or by people under Your direction or control
- destruction, loss, or damage caused by persons taking part in riots or civil commotions, labour disturbances, or persons of malicious intent acting on behalf of, or in connection with, any political organisation

- destruction, loss, or damage directly or indirectly caused by, or due to, any artificial heating or drying process
- loss by theft during or after fire
- consequential loss of any kind
- loss due to gradual deterioration, animals (other than straying livestock), birds, pests, vermin, insects, larvae, or disease, howsoever caused
- destruction, loss, or damage directly or indirectly caused by aerial spraying
- the loss of Potential Yield of any Seed or Hay that has failed to be harvested or that has not been harvested by the expiry date for Unharvested Crops
- the loss of Potential Yield to a perennial crop that occurs in the season immediately following the current period of insurance
- loss or damage caused by, contributed to, or caused from:
 - war or warlike activity. War does not have to be declared
 - hostilities, rebellion, insurrection, or revolution
 - lawful destruction or confiscation of the Insured Crop
 - anything nuclear or radioactive
 - invasion, acts of foreign enemy, hostilities, or war-like operations, civil war, mutiny, civil commotion (assuming the proportions of or amounting to a popular rising), military rising, insurrection, rebellion, revolution, military, or usurped power
 - as a result of terrorism, or action taken to control, prevent or suppress, or attempt to control, prevent or suppress an act of terrorism.
- loss or damage directly or indirectly caused by or arising out of Flood.

We may delay the final assessment of a claim until the crop reaches maturity.

We will not pay for any loss until:

- all premium has been paid
- after the final revision date.

We will calculate the amount We will pay You as shown in the following table.

Sum Insured calculation (example only)

Yield (Insured/potential)	= 3.0 t/ha
Crop area (at time of loss)	= 100 ha
Insured Value per tonne	= \$190.00
% share (if share farmed)	= 100 %

Sum Insured

(Yield x area x value x % share) = \$57,000

Amount payable calculation (assuming 45% net Loss %)

Sum Insured x net loss % = amount payable

\$57,000 x 45% = \$25,650.

If necessary, to establish the full extent of any loss, the final settlement of a claim may be deferred until the seasonal results are far enough advanced to provide a fair basis of assessment.

Harvested Crop. When damage or loss from a listed event occurs to harvested crop, We will pay You the Insured Value per tonne (shown on Your policy Schedule) for each tonne lost.

The most we will pay

The most We will pay You for any claim under this policy is the Sum Insured shown on Your Schedule, unless otherwise indicated in the policy.

Policy excess – reducing excess

For each claim on an Insured Crop, We will reduce the amount of Your claim by the Excess. The amount of Your Excess is shown on Your Schedule.

Where the assessed loss of Potential Yield of Seed or Hay, due to the impact of Hailstones, exceeds 20 percent of the Insured Crop, not harvested at the time of damage, We will reduce the Excess by 0.5 percent for each 1 percent of the assessed loss above 20 percent. We call this Our reducing Excess benefit. The Excess cannot be less than zero.

The Excess will not apply to the additional benefits in this policy and will only apply to losses due to impact by Hailstone.

How we pay a claim for your insured crop

Unharvested Crop. In the event of a loss, where the loss occurred to the Insured Crop prior to the final revision date, the claim payment will be determined by applying the net loss percentage to the Potential Value, multiplied by the area of Unharvested Crop at the time of the loss. Where the loss occurred to the Insured Crop after the final revision date, the claim payment will be determined by applying the net loss percentage to the Sum Insured, or the Potential Value, whichever is the lesser, multiplied by the area of Unharvested Crop at the time of the loss. The net loss percentage is the Gross Percentage Loss less the Excess.

Special conditions of your policy

This policy is subject to a 48 hour acceptance condition. This means that for any application, Crop Declaration, or revision advice that You send Us, which increases the cover, the cover will not commence until 48 hours after 4:00pm on the date that We accept Your application, Crop Declaration, or revision advice. Any decrease in Your cover will come into effect when We accept Your application, Crop Declaration, or renewal advice.

We will not apply the 48 hour acceptance condition to any Crop Declaration that You send to Us prior to the cover expiry date for the automatic early cover on Your Crop Declaration.

Final Harvest Date

The cover under this policy for any Unharvested Crop, ceases for the current season on the date that is shown on Your Schedule, as the Final Harvest Date.

Crop yield and value revision

At the beginning of each season, You must supply Us with an Insured Yield and Insured Value for each Insured Crop. Subject to Our approval, You may revise the Insured Yield and Insured Value at any time prior to the Final Yield Date. However, You cannot:

- change the Insured Yield or Insured Value after the crop has been harvested, or

- change the Insured Yield or Insured Value after a claim, unless the Potential Yield is less than Your Insured Yield. In this case, the Insured Yield will be reduced to the Potential Yield.
- Your premium will be calculated at the final revision date based on the latest Insured Yield and Insured Value.

Crop failure

Before the final revision date, You can cancel Your cover in the event of Crop Failure. No premium will be payable if You tell Us about the Crop Failure before the final revision date, provided You have not already made a claim. If You have made a claim, a premium based on a yield of 0.5 tonnes per hectare, will apply.

- a claim for Replanting Subsidy is considered a claim for the purpose of this special condition
- the Insured Yield and the premium will not be reduced if the Crop Failure occurs after the final revision date.

Cancelling your policy

You can cancel this policy at any time. To do this, You must ask Us, in writing, to cancel Your policy.

The policy will end when We receive Your written request.

We will not return any premium when You cancel the policy.

We can cancel this policy if You do any of the following:

- make a misleading statement to Us when You apply for Your insurance
- fail to tell Us anything You should tell Us when You apply for this policy, and when You change or reinstate this policy
- fail to comply with the conditions of this policy
- fail to pay the premium for this insurance
- are not fair and open in Your dealings with Us
- make a claim during the period of this policy that is not true. The claim does not have to be under this policy and can be with another insurance company.

We can also cancel this policy if there is a change in the circumstances of the risk during the period of insurance. If We cancel this policy, We must advise You in writing.

What you are required to do for us

You must observe and comply with the terms and conditions of this policy at all times.

You are required to tend the Insured Crop during growth, harvesting, storage, or transit, in a manner consistent with generally accepted farming practices and procedures.

You must take all reasonable steps to ensure the protection and preservation of the Insured Crop.

How to make a claim under your policy

Please contact Your nearest CGU Office, or Your insurance representative, when something happens that You believe You can claim for.

What you must do when you make a claim

Where a claim for damage to the Insured Crop occurs, You must:

- advise Us within 48 hours or the next working day, whichever is the earlier, either in person or by telephone or facsimile, of the date and time of loss, the cause of loss, and the details of the Insured Crop that has been damaged
- provide all reasonable assistance that We may require, including written proof and statutory declarations
- advise Us if the Insured Crop is ready for harvesting, or is being harvested. If so, You may harvest or continue to harvest, provided You leave unharvested in each 50 hectares of Insured Crop, five sample areas, each approximately four metres long and two metres wide. The entire stubble of the Insured Crop, including the stubble of any part of the crop not affected, is to be left standing and not grazed, cultivated, cut, or interfered with in any way until inspected by an assessor.
- not disturb any Seed that has been burnt until it has been inspected by an assessor.

Where a claim for damage to the Insured Crop occurs, We may, at Our sole discretion:

- inspect and take possession of the Insured Crop or Seed
- keep possession of the Insured Crop or Seed, and examine, sort, remove, or otherwise deal with it
- sell any of the Insured Crop or Seed, or dispose of it for the account of whom it may concern

We reserve the right to defer settlement of any loss until, in Our opinion; the seasonal results are far enough advanced to provide a fair basis of assessment of the loss of Potential Yield of Seed or Hay.

You give us your rights to claim from anyone else

If You have a right to claim against someone for a claim You made under this policy, You give Us Your rights to make that claim. You also give Us Your rights to conduct, defend, or settle any legal action, and to act in Your name. You must not do anything that prevents Us from doing this, and You must give Us all the information and cooperation We require.

Notes

Notes

Notes

CONTACT DETAILS

Enquiries 13 24 81

Claims 13 24 80

Mailing address

GPO Box 9902 in your capital city

Sydney
388 George Street
Sydney NSW 2000

Perth
46 Colin Street
West Perth WA 6005

Melbourne
181 William Street
Melbourne VIC 3000

Adelaide
80 Flinders Street
Adelaide SA 5000

Brisbane
189 Grey Street
South Bank QLD 4101



[CGU.COM.AU](https://www.cgu.com.au)



Insurer
CGU Insurance Limited
ABN 27 004 478 371
AFSL 238291