



> Livestock Insurance Application Card

Excess Applicable - Nil

RMALSCard225000

Insurance arranged by



Rates expire 30 June 2024

Important information

Who can distribute this application card?

Any broker authorised by Rural Affinity in writing.

Where and when does this card need to be sent?

The application, catalogue cover and relevant catalogue pages with animal details must be sent to Rural Affinity immediately following the sale. Any delay may result in the policy resorting to a private sale application process or there being no cover in place.

What stamp duty applies?

The address where the animal is to be located (Situation) will determine the stamp duty applicable.

What is the sum insured?

The sum insured is the purchase price of the animal paid by the insured.

What age restrictions are applicable?

- Cattle – minimum 6 months, maximum rising 7 years
- Sheep – minimum 6 months, maximum rising 4 years.

When does cover take effect?

Cause of Loss	When the period of cover begins:
1. Accident; or 2. Theft (if selected)	1. For Livestock purchased at a Livestock Auction occurring on the Acceptance Date, cover will begin at the time of purchase. 2. Otherwise, cover will begin 24 hours after 9am on the Acceptance Date.
3. Illness; or 4. Disease	14 days after 9am on the Acceptance Date

Cancellation

- You will still be required to pay the full premium if You cancel the policy.
- We may cancel the policy if the answers provided in this card are incomplete or incorrect or You have answered 'yes' to any of the 'Underwriting information/disclosure questions' in this card.

Who is Rural Affinity?

Rural Affinity Insurance Agency Pty Ltd ("Rural Affinity") ABN 72 119 838 854 AFS Licence No. 302182 is an underwriting agent. Rural Affinity arranges policies for and on behalf the Insurer. Rural Affinity acts under a binding authority given to it by the Insurer to administer and issue policies, alterations and renewals. In everything to do with this Policy, Rural Affinity acts as an agent for the Insurer and not for You.

The contact details for Rural Affinity are:
Level 4, 657 Pacific Hwy, St Leonards NSW 2065
PO Box 160, St Leonards NSW 1590
T (02) 9496 9300 | www.ruralaffinity.com.au

Who is the Insurer?

This insurance policy is underwritten and issued by Great Lakes Australia Insurance SE (ARBN 127 740 532, ABN 18 964 580 576, AFSL 318603) trading as 'Great Lakes Australia'.

More information regarding the insurer can be found on our website at www.ruralaffinity.com.au/about-the-insurer.

General Insurance Code of Practice

Great Lakes Australia is a signatory to the General Insurance Code of Practice ('the Code'). The Code aims to raise standards of service between insurers and their customers. Rural Affinity's service standards

are in accordance with the Code.

For any information about the Code, including a copy of the Code, contact Us or visit www.codeofpractice.com.au.

Your Duty of Disclosure

This policy is subject to the Insurance Contracts Act 1984 (Act). Under that Act You have a Duty of Disclosure.

Before You take out insurance with Us, You have a duty to tell Us of everything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms. If You are not sure whether something is relevant You should inform Us anyway.

You have the same duty to inform Us of those matters before You renew, extend, vary, or reinstate Your contract of insurance. The duty applies until the policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). You need to tell Us immediately of any new information or changes to the answers that have been provided to Us and/or the disclosures You have made to Us throughout the Policy Period.

What You do not need to tell Us

You do not need to tell Us about any matter:

1. that diminishes Our risk;
2. that is of common knowledge;
3. that We know or should know as an insurer; or
4. that We tell You We do not need to know.

Who does the duty apply to?

Everyone who is insured under this policy must comply with the duty.

What happens if You or they do not comply with the duty?

If You or they do not comply with this duty, We may cancel the policy or reduce the amount We pay if You make a claim. If the non-disclosure is fraudulent, We may treat the policy as if it never existed and pay nothing.

Privacy

We are committed to the safe and careful use of Your personal information in the manner required by the *Privacy Act 1988* (Cth), the Australian Privacy Principles and the terms of this Policy. In this privacy section, “We”, “Us” and “Our” means the insurer and Rural Affinity as applicable.

We will only collect Your personal information in order to assess Your application for insurance and, if Your application is accepted, to administer and manage Your insurance policy and respond to any claim that You make. To do this, Your personal information may need to be disclosed to insurers, reinsurers and service providers and related entities who carry out activities on Our and Rural Affinity’s behalf, such as assessors and facilitators, some of whom may be located in overseas countries. Our and Rural Affinity’s contractual arrangements generally include an obligation for these insurers, reinsurers and service providers and related entities to comply with Australian privacy laws.

By providing Us and Rural Affinity with Your personal information, You consent to the disclosure of Your personal information to insurers, reinsurers and related entities in overseas countries to enable Us and Rural Affinity to assess Your application, to administer and manage Your insurance policy and to respond to any claim that You make.

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the disclosure of Your personal information to overseas entities at any stage, We and/or Rural Affinity may not be able to assess Your application or administer and manage Your insurance policy and respond to any claim that You make.

Our privacy policies explain how You may access personal information, how to seek correction of Your personal information, how to make a

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➤ Important information (continued)

complaint about the handling of Your personal information and how complaints are handled. If You require more information, You can access Rural Affinity's Privacy Policy at www.ruralaffinity.com.au/privacy and the insurer's Privacy Policy and Privacy Statement at www.munichre.com/gla/en/about-us.html.

Dispute resolution

Any complaints about Our products or services are taken seriously by Us and will be dealt with fairly and promptly.

If You have a complaint please first try to resolve it by speaking to a member of the Rural Affinity staff. Rural Affinity will acknowledge receipt of Your complaint and Rural Affinity can assist by referring the matter to their Internal Dispute Resolution Officer for further review.

You can contact Rural Affinity by:

Phone: (02) 9496 9300

Fax: (02) 9496 9308

Email: disputes@ruralaffinity.com.au

Mail: Internal Disputes Resolution Officer, Rural Affinity
PO Box 160, St Leonards NSW 1590

If Rural Affinity's Dispute Resolution Officer requires additional information, they will contact You to discuss. Rural Affinity will keep you informed about the progress of the review of Your complaint at least every ten (10) business days, unless the matter is resolved earlier or You agree to a different timeframe. Unless a different timeframe is agreed, Rural Affinity will advise you of the outcome of the review within fifteen (15) business days of receipt of Your complaint.

If You are not satisfied with the resolution offered by Rural Affinity's Internal Dispute Resolution Officer, Rural Affinity will refer your complaint to the Dispute Resolution officer or their delegate at Great Lakes Australia.

You can also contact Great Lakes Australia by:

Email: disputes@gla.com.au

Mail: Disputes Resolution Officer, Great Lakes Australia
PO Box H35, Australia Square NSW 1215

If Great Lakes Australia is unable to resolve Your complaint within thirty (30) calendar days of the date Your complaint was first received by Rural Affinity or if You remain unsatisfied, You may refer your complaint to the Australian Financial Complaints Authority (AFCA) for a free review. The AFCA is an independent national body and, if the complaint is heard by AFCA, We will be bound by its decision.

You can visit their website www.afca.org.au or contact them:

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Further details regarding Our Complaints & Disputes Resolution process are available on request.

Important Conditions

In Your policy wording there are conditions which may impact the size of a claim or affect the amount of the premium We will charge. These conditions are explained in the general conditions section of Your policy wording.



Livestock Insurance Application Card

Excess Applicable - Nil

<i>Please tick as applicable</i>	6 mths	12 mths
Mortality (Death due to accident, illness or disease)		
Mortality (Death due to accident, illness or disease) & Loss of use (BULLS ONLY)		

(Subject to exclusions and other terms and conditions as set out in the policy wording)

OPTIONAL BENEFIT - THEFT ☐ Yes ☐ No

Additional premium applies

LOSS OF USE* ☐ Yes ☐ No

*For Loss of Use cover, a sales catalogue, no older than 30 days from policy inception or a valid veterinary certificate, no older than three months from policy inception and containing information listed at <https://rurallaffinity.com.au/Insurance-Products-Munich-re/> is required. (Cover selected above including Optional benefits is subject to exclusions and other terms and conditions as set out in the policy wording).

SALES VENUE

RMA AGENT

INSURED NAME

ABN

REGISTERED FOR GST ☐ Yes ☐ No

SITUATION (address where animal is to be located)

POSTAL ADDRESS

EMAIL ADDRESS

Underwriting information/disclosure

- In the past 10 years have you or anyone else listed on this policy
 - had an insurance policy declined or cancelled, or claim rejected? ☐ Yes ☐ No
 - been convicted of or have charges pending of any crime involving drugs, theft, fraud, dishonesty or violence against any person or property? ☐ Yes ☐ No
- In the past 5 years, have you made any insurance claims for livestock? ☐ Yes ☐ No
- Are you aware of any contagious diseases at the Situation or within the surrounding area of the Situation? ☐ Yes ☐ No

If yes to any of the above, please provide further details:

CATEGORY	COVER	PERIOD OF COVER	
		6 mths	12 mths
Cattle – Bulls	Mortality	4.71%	5.89%
	Mortality & Loss of use	11.40%	14.25%
Cattle – Cows & Other	Mortality	5.00%	7.40%
Sheep - Rams*	Mortality	8.45%	12.80%
Sheep – Ewes	Mortality	10.15%	14.85%
All	Theft	0.45%	0.70%

LOT TO BE INSURED

LOT NO	SUM INSURED*	LOT NO	SUM INSURED*
Total Sum Insured			
Premium @ % Note minimum premium \$1,000 (Base Premium + GST) + SD			
Add GST 10.00%			
SUB TOTAL			
Add SD @ %**			
Underwriter Fee \$10 + GST			\$11.00
TOTAL			\$

*Maximum Sum Insured per animal is \$70,000. **SD (Stamp Duty): NSW 0%, VIC/ACT 0%, QLD 9%, TAS 10%, SA 11%, WA/NT 10%

Declaration

I/We:

- Agree that when this application card is accepted by Rural Affinity, cover is bound and cover cannot be cancelled and I/We agree to pay the premium quoted;
- Have received a copy of the Rural Affinity Livestock Policy Wording and agree to accept the insurance subject to the terms, conditions and limitations of this policy, including the general conditions;
- Have read the Important Information relating to this insurance attached to this application card;
- Declare everything on this application card to be true and correct and I/We have not withheld any relevant information.

Signature:

Date: