

Farm Extra Insurance Supplementary Declaration



Policy No.	
Client Name	
Intermediary	
Covernote No. / Replacing Policy No.	

Important Notices

Please read these Important Notices together with your submitted ARGIS Farm Extra Quote Request before completing this Supplementary Declaration.

Your Duty of Disclosure

Your Duty of Disclosure - For All Sections Other Than Dwelling, Contents of Dwelling, Personal Effects, Personal Accident and Illness and Private, Farm and Business Vehicle Sections

Before You enter into a contract of insurance with Us, You have a duty, (under the Insurance Contracts Act 1984), to disclose to Us everything that You know or reasonably can be expected to know, that is relevant Our decision to insure You, and if so, on what terms. Something is relevant if You know it is relevant or a reasonable person under the circumstances would know it is relevant.

You have the same duty to disclose any relevant matters to Us before You renew, extend, vary or reinstate any sections that form part of Your Farm Extra Insurance Policy.

Your duty does not require disclosure of matters that:

- reduce the risk undertaken by Us;
- are common knowledge;
- We know or should know as an insurer;
- We tell You that We do not need to know.

Non-Disclosure

If You fail to comply with Your duty of disclosure We may be entitled to reduce or refuse to pay a claim or cancel the policy.

If Your non-disclosure is fraudulent, We may be entitled to avoid the policy from its beginning, as if it never existed.

If You are unsure as to whether You should disclose something, it is better to give this information rather than take the risk of failing in Your duty of disclosure.

Your Duty of Disclosure - For Dwelling, Contents of Dwelling, Personal Effects, Personal Accident and Illness and Private, Farm and Business Vehicle Sections Only

What you must tell us

When answering Our questions You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in the answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the policy, 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 who You want to be covered by the policy.

If you do not tell us

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim, or cancel the policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat this policy as never having been in force.

Privacy - Your Information

The information to administer your policy including any claims under the policy collected on this Supplementary Declaration form and your submitted ARGIS Farm Extra Quote Request, will be used to assess your request for insurance and to provide other insurance services in accordance with Our privacy policy. Calliden Insurance Limited (ABN 43 110 186 224) authorises ARGIS to collect this information on Calliden's behalf and to use

it for ARGIS's purposes. In Addition Calliden may share Your information with other third parties, as defined in the privacy policy, in order to undertake insurance services including agents, advisors, brokers, claims managers and reinsurers. If You do not complete the declaration form in full, and in accordance with Your duty of disclosure, Calliden may not be able to provide You with insurance or may impose additional conditions on any cover provided. In Accordance with Calliden's privacy policy You may obtain access at any time to information that Calliden or its service providers hold on You. If You would like to contact Calliden about privacy, or would like to obtain a copy of the privacy policy You may do so through one of the following means:

- obtain the privacy policy online at www.calliden.com.au
- by phone 02 9551 1111
- by email to privacy@calliden.com.au
- by letter to Privacy Officer, PO Box 348, MILSONS POINT NSW 1565.

Definitions

WE, THE COMPANY, INSURER, US or OUR means Calliden Insurance Limited (ABN 47 004 125 268) (AFSL 234438).

YOU means the person (or persons) shown in the Certificate as the insured. You can also be a Company, Partnership, Trust or other legal entity. YOUR has the corresponding meaning. Where You own any property insured by this policy with another person or entity, it will be deemed to be 'Jointly Insured'.

EXCESS means the first amount of any claim referred to in the Certificate which You must bear as You are not insured for this amount.

ARGIS Pty Limited (ABN 85 063 244 995) (AR No.:342981) is the product distributor of the Farm Extra Insurance product. ARGIS Pty Limited operates under a binder agreement with Calliden Insurance Limited.

Acceptance of Declaration

Cover for this insurance will not commence until the completed Supplementary Declaration and the premium are received and accepted by ARGIS Pty Limited. ARGIS Pty Limited reserves the right to decline any declaration for insurance.

Claims

If Your Supplementary Declaration is accepted, Your policy will not provide cover for events that occurred before the policy started.

General Exclusions to all Policies

There is **NO** cover under this policy for any of the following:

- 1) Your Excess, as specified in the insurance certificate.
- 2) Any Loss or liability caused directly or indirectly or in any way attributable to:
 - a) Flood (except in some motor vehicle sections).
 - b) Landslip, subsidence or erosions (except some motor vehicle policies).
 - c) War, invasion, act of foreign enemy, war-like operations (whether war is declared or not).
 - d) Civil war, mutiny, rebellion, revolution, insurrection, military or usurped power.
 - e) Normal settlement, shrinkage or expansion of buildings, foundations, walls, pavements, roads and any other structural improvements.
 - f) Ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - g) Nuclear weapons material.
 - h) Terrorism.

Please refer to the General Exclusions section of Your policy wording.

Don't Prevent Our Right of Recovery

The policy contains a provision which states that if You surrender Your right to seek recovery from another party for a loss covered by the policy, We have a right to reject any claim from You in relation to that loss.

I/we have read the Important Notices and the contents of the submitted **ARGIS Farm Extra Quote Request** before I/we signed this Supplementary Declaration. Yes No

DECLARATION

- 1 I/we apply for the insurance covers set out in the **ARGIS Farm Extra Quote Request**. I/we declare that I/we have read the information that I/we have given above and confirm that I/we have been truthful and accurate in completing the **ARGIS Farm Extra Quote Request** and Supplementary declaration and have not withheld any information likely to affect acceptance of this insurance and that all such information is recorded in writing in the **ARGIS Farm Extra Quote Request** and Supplementary declaration.
- 2 I/we specifically acknowledge that ARGIS Pty Limited and the Insurer will rely on the accuracy of the information which we have provided in the **ARGIS Farm Extra Quote Request** and Supplementary declaration in deciding whether to grant me/us insurance.
- 3 I/we acknowledge that I/we have received a Product Disclosure Statement and Policy document.
- 4 I/we accept that the **ARGIS Farm Extra Quote Request** , associated documents and Supplementary declaration shall form the basis of the contract. The insurance/s granted shall be subject to the standard Farm **Extra** Insurance Policy/ies for the type/s of insurance requested together with any alterations, extensions, modifications to those policies. I/we accept that the standard Farm **Extra** Insurance Policy/ies may change from time to time and that every renewal by me/us of insurances granted shall for the renewed period of insurance be subject to the Farm **Extra** Insurance Policy/ies in force at the time of renewal.
- 5 I/we acknowledge and warrant that the sums insured shown in the **ARGIS Farm Extra Quote Request** are entirely of my/our selection and that any amendments shall be similarly deemed to be of my/our selection.
- 6 Where any answers to any questions are not in my/our handwriting they have been checked by me/us and I/we certify they are correct.
- 7 I/we have read and understood the Privacy Act 1988 information and consent to the collection, storage, use and disclosure of personal and sensitive information of all persons covered by the **ARGIS Farm Extra Quote Request** and Supplementary Declaration. Where personal information has been provided on someone else's behalf, that person has consented to this provision.
- 8 I/we have read the Duty of Disclosure information and other Important Notices. I/we realise that if I/we have not complied with the Duty of Disclosure, any claims may not be met.
- 9 I/we understand that this insurance does not operate until acceptance of this application in writing from ARGIS Pty Limited (except for any cover provided under an interim contract of insurance).

If anything happens during the Period of Insurance which alters any of the information provided, I/we will promptly inform ARGIS Pty Limited.

Signature of Insured

Or duly authorised person stating capacity (Partner/Director/Secretary)

Date