

Section	Item	Question	Defaulted	Rule
Cover		Is the Insured registered for NSW Stamp Duty Exemption as a Capital Gains Tax (CGT) small business? *	No	
Obligation to not misrepresent		Had a claim declined	No	
Key Referral questions		What percentage of the estimated Turnover is generated from contracted services that the Insured perform for others. Please note that the Insured is not covered for any contracting activities that involve the use of explosives, weed spraying or the application of or distribution of hormones, unless we have specifically agreed to provide cover and this is shown on the Insurance Certificate. *	0%	
Key Referral questions		Are there any Expanded Polystyrene Sandwich Panels (EPS Panels) used in the construction of any building with a combined Sum insured in excess of \$1,000,000 (including all property contained within it and irrespective of whether it will be insured with Us or not) *	No	
Key Referral questions		Does the Insured store any Hay exceeding \$50,000 in aggregate across all Farm Location(s), irrespective of whether it is insured with Us? *	No	
Location		Select the Primary Farm Business activity at this Location	To be provided by broker	If Mixed is selected
Location		Select the Primary Farm Business activity at this Location	Motor policy only	If Mixed is selected
Farm Buildings		Construction of Floors?	Unknown	
Farm Buildings		Has the Farm Building classified as Heritage Listed? If the Insured answer 'Yes' to this question, attach photos of the Interior, Exterior and Roof later in the Referrals section *	No	
Farm Buildings		What is the approximate floor area of the Building (m2)	0	

Farm Buildings		If EPS questions is triggered the below		
	EPS	What is the total estimated replacement value of this Building including all usual contents and machinery contained within it?	1	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Is the minimum distance between the EPS Farm Building and any other buildings more than 50 meters in diameter?	No	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Please provide further information as to the distance and details of the property (buildings and all contents) and value next to this EPS building	1	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	What is the maximum aggregate motor value, including all vehicles, machinery and any other self-propelled items, which are kept overnight within this building?	1	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Does the Insured store goods for third parties?	Yes	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	What is the value of the goods that the Insured stores for third parties? *	1	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Does the Insured have an existing maintenance contract in place for any electrical works within the EPS Building? *	Yes	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	How often are these contracted maintenance inspections conducted? *	Broker to provide details	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Are the sandwich panels in good condition and regularly inspected?	Yes	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Is there any firefighting equipment in place e.g. fire hose, sprinkler on roof, pumps/generators?	Yes	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Please provide additional details of that Fire Protection equipment	Broker to provide details	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Are the EPS panels clear of combustible materials e.g. timber / plastic pallets are not stacked against EPS walls? *	Yes	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Please provide additional details of those Combustible materials	Broker to provide details	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Are there procedures in place to manage contractors carrying out hot works? *	Yes	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Please provide additional details of Hot Works procedures *	Broker to provide details	if EPS is ticked "Yes" and SI more than \$500,000

	EPS	Are the Insured's employees made aware of the combustible nature of the buildings? Are there designated smoking areas away from buildings with EPS construction? *	Yes	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Please provide additional details of the employee awareness policies and designated smoking areas *	Broker to provide details	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	What is the floor space of EPS (in m2)?	1	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Is the EPS Panel area a Cool Room only?	No	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Is this the whole account for all Farm Property? *	No	if EPS is ticked "Yes" and SI more than \$500,000
	EPS	Where is the rest of the risk being insured? *	Not Currently Insured or New Venture	if EPS is ticked "Yes" and SI more than \$500,000
Cross Location		Hay		If Hay SI above \$100,000
	Hay	Is the Insured normally a producer of Hay or Grain? *	Yes	If Hay SI above \$100,000
	Hay	Please detail all Farm Locations where Hay is stored and the value of that Hay per Location	Must be completed prior to acceptance	If Hay SI above \$100,000
	Hay	Does the Insured have (or likely to have) any single stack of Hay valued at over \$100,000 stored at any of the Farm Locations (whether it is insured or not)?	Yes	If Hay SI above \$100,000
	Hay	Is the Hay stored in any shed(s)?	Yes	If Hay SI above \$100,000
	Hay	What is the maximum value of the shed(s)?	1	If Hay SI above \$100,000
	Hay	What is the distance (in meters) between each stack?	1	If Hay SI above \$100,000
	Hay	What is the maximum value for any one stack? *	\$ 0,000	1,00 If Hay SI above \$100,000
	Hay	Does the Insured keep any machinery near the Hay?	Yes	If Hay SI above \$100,000
	Hay	Please provide details of the value of machinery that is kept near the Hay	1	If Hay SI above \$100,000
	Hay	What is the total accumulated value inside a shed where a vehicle is stored? Provide the total value including vehicles, shed and any other contents	1	If Hay SI above \$100,000
	Hay	Does the Insured use a third-party contractor for baling any Hay? *	Yes	If Hay SI above \$100,000

	Hay	What is the usual moisture content percentage of the Hay and/or Grain	Moisture Content Range of 21% or greater	If Hay SI above \$100,000
	Hay	Does the Insured have Gazeka or any moisture checking device installed on any baler?	No	If Hay SI above \$100,000
	Hay	Does the Insured keep any Hay for processing or any other use? *	Yes	If Hay SI above \$100,000
	Hay	Please advise what percentage is kept for other use and how long this Hay is kept for in months	Must be completed prior to acceptance	If Hay SI above \$100,000
	Hay	Have the Insured had any claims in past 10 years for Hay? This also includes combustion claims	Yes	If Hay SI above \$100,000
	Hay	Please provide details of all such claims i.e. Dates, Description of incident & Loss Amount	Must be completed prior to acceptance	If Hay SI above \$100,000
	Livestock	Does the Insured have (or likely to have) any Livestock herd valued at more than \$1,000,000 at any one of the Farm Locations (whether it is insured or not)?	Yes	If livestock SI above \$1mil
Liability		What is the sub total of the estimated Annual Turnover specifically relating to Farm Hosting?	\$1,000,000	
Liability		What is the sub total of the estimated Annual Turnover specifically relating to Other Activities (including Contracting) of the Farm Business?	\$1,000,000	
Home		Please provide details of reason for unoccupancy and the expected vacancy period(s) *	365	
Home		What is the oldest year this Heritage Listed Home Building was last re-roofed? *	1900	
Home		What is the oldest year this Heritage Listed Home Building was last re-wired? *	1900	
Home		What is the oldest year this Heritage Listed Home Building was last re-plumbed? *	1900	
Home		What is the approximate floor area of the Home Building (m2)? *	0	If no details available in Tim
Motor-Header		Is the vehicle equipped with an engineered set of components, other than a free standing fire extinguisher, that are designed and installed for the sole purpose to extinguish an accidental fire which does not need to be activated by the operator? *	No	If vechile is header

Motor		What is the estimated total replacement value of the property in the immediate area including any buildings, contents and machinery? !!!!dependent Vehicle Type and AgreedValue question in the Motor Lookup!!!! *	\$1,000,000	SI above \$500,000
Motor		Details of all Drivers names and their: years driving experience, driving convictions and claims history? !!!!dependent Vehicle Type and AgreedValue question in the Motor Lookup!!!! *	Must be completed prior to acceptance	If vehicle type is header
Motor		What is the value of any Hay Stored in close proximity to Harvester? !!!!dependent Vehicle Type and AgreedValue question in the Motor Lookup!!!! *	\$1,000,000	If vehicle type is header
Driver		Driver Declaration	Unknown	If motor section is only farm machinery
Driver		Had the drivers licence cancelled, disqualified, suspended, restricted or driver been placed on good behaviour bond resulting from traffic infringements or convictions in the last 5 years? *	No	
Driver		Had more than 3 traffic infringements in the last 5 years? *	No	
CheckList		All of the claims incurred for the past 5 years (and 10 years for claims or losses relating to Hay &/or Grain) have been declared? *	Yes	
CheckList		Is the Insured aware of Your obligation to not Misrepresent as part of the changes to Duty of Disclosure? *	Yes	
CheckList		Is the Insured a class of customer that falls within the Allstate Farm Insurance Target Market Determination (TMD)? *	Yes	
CheckList		For the Farm section - Does the Insured understand that cover for Farm Machinery is limited to Storm and Fire perils only? !!!!Only show if Question 5.10 = Yes!!!! *	Yes	
CheckList		For the Liability section - has the Insured read the Equine exclusions and understand the coverage limitations? !!!!Only show if HorsesonProperty is YES!!!! *	Yes	
All section		Does the Insured want to opt out of the annual automatic indexation of the sums insured for this whole cover section?	No	