

**FIRE POLICY FOR THE  
INSURANCE OF GROWING TREES  
PROPOSAL FORM**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

1. Name and address of proposer:

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2. Name and address of mortgagee/chargee where interested in this insurance:

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3. Period of Insurance: From: \_\_\_\_\_ To: \_\_\_\_\_

4. Please indicate what perils you wish to insure against:

	Yes	No
(a) Fire & Lightning		
(b) Windstorm		
(c) Flood		
(d) Damage by animals		
(e) Others, please specify:		

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5. Name(s) of estate(s) being insured:

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Name of Estate	Location	Area	Trees Insured
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6. Please provide information in enclosed questionnaire in respect of each of these estates.

7. Particulars of other insurances effected in respect of the trees proposed for insurance here;

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8. Had any insurer refused to insure or to renew or asked for higher premium or cancelled any insurance on any of the estates now proposed for insurance? If so, please give details.

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9. Any other information relevant to the consideration of this proposal:

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I/We hereby warrant that the answers stated in this proposal form are true, and I/We agree that this Proposal shall be the basis of the contract or of any renewal thereof, between me/us and \_\_\_\_\_.

I/We acknowledge that the key contract terms in the Product Disclosure Sheet have been adequately explained to me/us.

Dated this \_\_\_\_\_ day of \_\_\_\_\_

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Signature of Proposer

**QUESTIONNAIRE FORMING PART OF PROPOSAL FORM**

1. Name of Estate:

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2. Address:

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3. Crops in the Estate: Grown: \_\_\_\_\_

To be insured: \_\_\_\_\_

4. Describe the nature of fence around the estate:

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5. Describe the nature of property in areas surrounding the estate:

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6. Is the estate on plain ground or hill-side?

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7. Is any part of the estate susceptible to flooding? Give information on flooding history during last 5 years.

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8. What is the distance between the estate and the bordering grass land or forest?

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9. What is the nature of soil in the estate?

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10. What is the normal height for undergrowth at any one time in the estate?

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11. Give the name of the nearest fire station, distance and type of equipment available for fighting fires:

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12. What is the maximum area contained within fire-breaks? (Note: Roads,rivers or streams, railway lines which are at least 6 metres wide may be considered as fire-breaks)

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13. What are the contingency plans of the estate management for:

(a) Combatting fires

(b) Draining flood water

14. Give information on Estate Manager and other key personnel:

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<b>Name</b>	<b>Position</b>	<b>Experience</b>	<b>Length of service in Estate</b>
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15. Particulars of trees to be insured:

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<b>Tree</b>	<b>Age</b>	<b>Area</b>	<b>No of Trees</b>	<b>Sum Insured</b>
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16. Particulars of area proposed to be planted or replanted during period of insurance:

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<b>Area</b>	<b>Trees proposed to be planted</b>
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17. History of losses during last 5 years by any of the perils now proposed to be insured:

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<b>Date of Loss</b>	<b>Trees affected</b>	<b>Nature of Loss</b>	<b>Area affected</b>	<b>Value of Loss</b>
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Date: \_\_\_\_\_

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Signature of Proposer