




Achmea Ram Stud Stock Insurance Cover

INSURANCE RATES

	12 months	6 months	3 months
 1 STAR Mortality only Cover includes Transit all rates plus GST & stamp duty	7%	5%	4%
 2 STAR Mortality including accidental loss of use all rates plus GST & stamp duty	9%	7%	5%
 3 STAR Mortality including accidental loss of use, sickness and disease all rates plus GST & stamp duty	10%	9%	6%

These rates are exclusive of GST and stamp duty which may be applicable.
 Minimum net premium of \$100, please see full terms and conditions of your policy wording.

*Rates valid until 31/3/2021

achmea.com.au



*The information provided is general advice only and does not take into account your individual objectives, financial situation or needs (your personal circumstances). Before using this information to decide whether to purchase the insurance policy, you should consider your personal circumstances and the relevant Policy Wording available from the 'Downloads' section of our website.
 Achmea Schadeverzekeringen N.V. ABN 86 158 237 702 AFSL 433984.




Achmea Ram Stud Stock Insurance Cover

Lots to be insured at _____ sale.

LOT No.	SUM INSURED	LOT No.	SUM INSURED

INSURANCE RATES*

(Sum Insured up to \$50,000)

COVER SELECTED	12 MONTHS	6 MONTHS	3 MONTHS
 1 STAR Mortality only Cover includes Transit all rates plus GST & stamp duty	7%	5%	4%
 2 STAR Mortality including accidental loss of use all rates plus GST & stamp duty	9%	7%	5%
 3 STAR Mortality including accidental loss of use, sickness and disease all rates plus GST & stamp duty	10%	9%	6%

These rates are exclusive of GST and stamp duty which may be applicable.

**Rates valid until 31/3/2021*

Minimum net premium of \$100, please see full terms and conditions of your policy wording.

Policyholder Name _____

Position _____ ABN/ACN _____

Contact Name _____ Position _____

Address _____

Phone Number _____

Email _____

**When you provide an email address to us, we will use this as the primary contact method. We may also communicate with you via SMS messaging.*

Tick here if you would like to request a quote or find out more about our All-in-One Farm Pack.

Important information

Policyholder Name

About Achmea Australia

Achmea Australia (Achmea) is the Australian branch of Achmea Schadeverzekeringen N.V., ABN 86 158 237 702, AFSL No. 433984.

Achmea Australia
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1800 724 214
info@achmea.com.au
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Your responsibilities

a) Duty of disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms. You also have this duty when you renew, extend or vary an insurance contract with us. You do not need to tell us anything that:

- i. reduces the risk we insure you for;
- ii. is common knowledge; or
- iii. we know or ought to know as an insurer.

If you do not comply with the Duty of Disclosure, we may refuse to pay a claim, reduce the claim amount or cancel the policy.

b) Duty to act fairly and honestly

The law requires you, any third party beneficiary under your policy and us to act towards each other with utmost good faith, fairly, openly and honestly in respect of any matters arising under your policy.

c) Underinsurance

You need to ensure that the insured sum or the limit of indemnity for each insured item is appropriate for your needs. An underinsurance or average clause applies to the following categories; Category One - Buildings, Category Two - Inventory and Category Three - Business Interruption of this PDS.

d) Claims made Under Category Five - Liability we offer a claims made and notified cover. This means you are required to tell us of any event that has occurred prior to the commencement date of the policy that may give rise to a claim.

Privacy

Protecting your privacy and your personal information is important to us. We collect information to decide whether to insure you. If you do not provide this information, we will not be able to insure you. Any personal information you give us will be treated in accordance with the Privacy Act 1988 (Cth).

We may disclose your personal information to third parties as necessary to assist us in providing services to you. Those third parties include related companies within the Achmea Group and associated companies of Achmea. Some of the third parties may be overseas, most likely in The Netherlands.

Our Privacy Statement contains more information about how we manage personal information that we may collect. You may access a copy of our Privacy Statement from the download section of our website www.achmea.com.au.

If you give us personal information about other people, we rely on you to tell them that you will provide their information to us and of the information in this notice. We may also use the information for our business purposes as reasonably necessary.

Thank you for your interest in Achmea, Australia's specialist farm insurer

Achmea is built on more than 200 years of insurance expertise and we are completely dedicated to farm insurance in Australia. Protecting livelihoods is at the heart of our approach. The purpose of this form is to better get to know you and the type of insurance you are looking for.

Because the better we get to know you, the better we can support you to protect your livelihood.

Please complete this form to the best of your knowledge and contact your local Risk Specialist or our Client Services Team on 1800 724 214 if you have any questions. We would be happy to assist.

We look forward to partnering with you.

Declaration

Your signature below confirms that:

1. The details you have provided above are true and you have not withheld or misrepresented any factual information;
2. You have read and understand the Important notices in this Proposal form on Achmea Australia, Your responsibilities and Privacy;
3. You have made all necessary enquiries, including of the persons to be insured under the policy, before completing this Proposal Form in order to comply with the Duty of Disclosure;
4. You confirm that you have been provided with our Policy Wording that would apply to your policy.
5. You have read the Privacy Statement and consent to the use and disclosure of personal information for the purposes shown in the Privacy Statement.

Name _____ Position _____

Signature _____ Date _____

I have the authority to act on behalf of the main Policyholder.