

SECTION 14

INSURANCE OF GROWING TREES

1. SUM INSURED

Since the insurance operates on an agreed value basis, it is necessary to avoid over-insurance. It is recognised that values of trees can vary from one plantation to another. However, such variation should be within reasonable limits. The following values are arrived at on the bases of general enquiries and insurers should not give insurance for sums insured higher than 125% of the values shown below. If insurance for such higher value is desired, it should be treated as "Loss of Earnings" cover and insured accordingly. The suggested values are as follows:-

	Value in RM per hectare		
	Rubber	Oil Palm	Cocoa
0 - 1 year	2,520	2,220	1,420
1 - 2 years	3,590	3,290	4,500
2 - 3 years	4,510	4,510	5,700
3 - 4 years	5,380	5,255	6,870
4 - 5 years	6,150	5,255	6,870
Over 5 years	6,570	5,255	6,870
Average no. of trees per hectare	400	140	1,075

2.A) RATING

The basic rates will be as follows:-

Code (for statistical purpose)	5002	5004	5006
Perils Covered	Rubber	Oil Palm	Cocoa
1. Fire & Lightning	0.25%	0.45%	0.50%
2. Animal damage:			
a) Plants less than 2 years old	0.05%	0.05%	0.05%
b) Plants over 2 years old	0.025%	0.025%	0.025%
3. Flood	0.10%	0.10%	0.15%
4. Windstorm	0.20%	0.10%	0.05%
5. Riot, Strike, Malicious Damage	0.03%	0.03%	0.03%
6. Aircraft Damage	0.01%	0.01%	0.01%

The basic rates for Fire & Lightning will apply to a risk with aggregate sum insured on estates under one ownership or management under one policy of below RM10 million subject to the following increased rates for:-

Policy Sum Insured	Rates to be charged as % of Fire & Lightning Rate
Over RM6.0m up to RM10.0m	95%
Over RM5.0m up to RM6.0m	100%
Over RM4.0m up to RM5.0m	105%
Over RM3.0m up to RM4.0m	110%
Over RM2.0m up to RM3.0m	115%
Over RM1.0m up to RM2.0m	120%
Up to RM1.0m	125%

B) EXTENSION OF COVER

For extension of cover granted to include deliberate burning of undergrowth, plants or trees within the estate, an additional premium up to underwriter's discretion may be included.

C) IN RESPECT OF INSURANCES OF RUBBER TREES ONLY :

- (i) the exclusion of Subterranean fire and/or Peat fire may be deleted subject to a minimum additional rate of 0.075%.
- (ii) the exclusion of Subsidence or Landslide may be deleted subject to a minimum additional rate of 0.081%.

A minimum deductible of RM1,000 or 20% of each and every loss whichever is the higher must be applied to (i) and (ii) above.

D) IN RESPECT OF INSURANCES OF OIL PALM AND COCOA :

The exclusion of subterranean fire and/or peat fire may be deleted, an additional premium up to underwriter's discretion may be included.

3. SPECIAL RATING

Policies with sum insured of RM10 million or more may be submitted to the Rating Committee (RC) for special rating. The RC will also consider fixing terms for such insurances on a first loss insurance basis when requested. The RC will take into account the actual claims experience under the policy in preceding years while fixing rates.

4. DEDUCTIBLE

4.1 Compulsory Deductible

The following deductibles shall apply to each estate (as defined in rule 1.6 under Section 10) :-

- Rubber trees only - 20% of sum insured or RM1,000, whichever is higher subject to a maximum of RM50,000.
- Oil Palm & Cocoa - 20% of sum insured or RM5,000, whichever is higher, subject to a maximum of RM50,000.

4.2 Voluntary Deductible

A discount in premium may be allowed for a voluntary deductible higher than RM50,000 as per following scale :-

Discount in the premium where the deductible is expressed as a percentage of sum insured on that policy is:-

Amount of Deductible (RM)	Up to 10%	Over 10% -Up to 30%	Over 30% -Up to 50%	Over 50%
50,000	-	-	-	-
100,000	5%	7.5%	10%	12.5%
200,000	9%	12.5%	16%	20%
300,000	12%	16.5%	21%	26%
400,000	14%	19.5%	25%	31%
500,000	15%	22%	28%	35%
For every additional 100,000	Addl. 1%	Addl. 2%	Addl. 3%	Addl. 4%
MAX %	20%	32%	43%	55%

Note : For intermediate values of deductible use the lower tabulated value.

5. COMMISSION/BROKERAGE

The maximum commission or brokerage allowable shall be in accordance with rule 1.6 of Section 1.

6. MINIMUM PREMIUM

The minimum premium under any policy shall be in accordance with rule 1.35 of Section 1.

7. PROPOSAL FORM

The attached proposal form is provided for the convenience of underwriters. They may add to or amend it to suit their needs.

8. POLICY WORDING

The attached policy wordings must be followed in all cases.

9. ENDORSEMENT WORDINGS TO COVER STANDARD EXCLUSIONS

a) Endorsement A

Endorsement No _____ attaching to Policy No _____
Date of Expiry _____.

It is hereby noted and agreed that in consideration of the payment of an additional premium, the abovementioned policy is extended to cover damage caused by *_____.

Accordingly, Condition *_____ of the Policy is hereby deleted.

Subject, otherwise, to all terms and conditions of the policy.

NOTE : *Insert appropriate perils and conditions below:-

Perils	Conditions
Flood or inundation	10.2 (c)
Windstorm	10.2 (d)
Damage by Wild Animals	10.2 (e)
Aircraft Damage	10.2 (f)
Riot, Strike, Malicious Damage	10.2 (j)
Subterranean fire and/or Peat fire	10.1 (a) (ii)
Subsidence or Landslide	10.2 (b)

(b) Endorsement B

Endorsement No _____ attaching to Policy No
_____ Date of Expiry _____.

It is hereby noted and agreed that in consideration of the payment of an additional premium, the exclusion under Condition No: 11 of the abovementioned policy is hereby deleted.

Subject, otherwise, to all terms and conditions of the policy.

10. Automatic inclusion would be allowed for newly planted rubber trees only in the existing or in new acreage acquired by the insured i.e. these additional interests of the insured would be automatically included for cover under the existing policy. However the automatic inclusion would be limited to 10% of the sum insured and subject to a maximum of RM5,000.

The following clause wordings must be inserted on the policy :-

AUTOMATIC INCLUSION CLAUSE (FOR INSURANCE OF RUBBER TREES ONLY)
(Not applicable where the total sum insured is less than RM1,500,000)

Where the Insured has acquired newly planted trees in the existing or in new acreage acquired, the insurance hereby extends to cover such acquired newly planted trees in the existing or in the new acreage acquired (but not appreciation in value in excess of the sum insured) specified in (Item(s) No(s)..of) this policy for an amount not exceeding in respect of each Scheme 10% of the sum insured and subject to a maximum of RM5,000 whichever is the less.

The Insured undertakes to advise the Company every three months of such additions and to pay the appropriate additional premium thereon.

RUBBER

VALUE OF TREES PER HECTARE/RM

	AGE					
	0-1 yr	1-2 yrs	2-3 yrs	3-4 yrs	4-5 yrs	>5 th yr
Felling, Clearing ploughing	600	-	-	-	-	-
Plants & planting	1,000	-	-	-	-	-
Cover Crop						
- mixed cover crop	200	-	-	-	-	-
(- pure cover crop)	(400)	-	-	-	-	-
Upkeep (weeding, pest/disease)	300	400	300	250	150	-
Manuring	-	250	200	200	200	-
Overheads	420	420	420	420	420	420
	2,520 (2,720)	1,070	920	870	770	420
Value brought forward		2,520	3,590	4,510	5,380	6,150
T.S.I.	2,520	3,590	4,510	5,380	6,150	6,570

Note : Overheads represents estate management expenses, head office expenses. It excludes depreciation, R & D, Training.

- | | | |
|----|-------------------------------|----------|
| 1) | Mature Trees S.I. per ha | RM 6,570 |
| 2) | Number of trees per ha | 400 |
| 3) | Average value per mature tree | RM 16.4 |

OIL PALM

VALUE OF TREES PER HECTARE/RM

	AGE			
	0-1 yr	1-2 yrs	2-3 yrs	3-4 yrs
Felling, Clearing ploughing	600	-	-	-
Plants & planting	800	-	-	-
Cover Crop				
(- mixed cover crop	400	-	-	-
(- pure cover crop)	(200)	-	-	-
Unkeep	-	500	500	500
Manuring	-	150	300	75
Overheads	420	420	420	420
	2,220 (2,020)	1,070	1,220	745
Value brought forward	2,220	3,290	4,510	
T.S.I.	2,220	3,290	4,510	5,255

Note :

- 1) Mature trees S.I. per ha RM 5,255
- 2) Number of trees per ha 140
- 3) Average value per mature tree RM 37.5
- 4) Big plantation companies normally plant pure cover crops

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

WHEREAS the Insured by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to _____ (hereinafter called the "Company") for the insurance hereinafter contained and in consideration of the payment by the Insured to the Company of the First Premium.

THE COMPANY AGREES (subject to the Terms and Conditions contained herein or endorsed hereon) that if after payment of the premium the Property Insured described in the Schedule or any part of such Property Insured be destroyed or damaged by fire or lightning whether accompanied by fire or not or any of the perils specified in the Schedule at any time during the Period of Insurance stated in the Schedule or during any further period for which the Company may accept payment for the renewal of this Policy, the Company will pay or make good to the Insured the value of the Property Insured at the time of the happening of its terms and conditions of this policy. PROVIDED THAT the liability of the Company shall in no case exceed in respect of each item the sum stated in the Schedule to be insured thereon or in the whole the Total Sum Insured hereby or such other sum as may be substituted therefor by endorsement hereon or attached hereto signed by or on behalf of the Company.

CONDITIONS

1. CONDITIONS PRECEDENT TO LIABILITY

The due observance and fulfillment of the terms, conditions and endorsements of this Policy insofar as they relate to anything to be done or complied with by the Insured shall be conditions precedent to any liability of the Company to make any payment under this Policy.

2. MISDESCRIPTION

If there be any material misdescription of any property insured or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such facts, the Company shall not be liable upon this Policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.

3. PREMIUM PAYMENT

No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured.

4. CO-INSURANCE

The Insured shall give notice to the Company of any insurance or insurances already effected, or which may subsequently be effected, covering any of the property hereby insured, and unless such notice be given before the occurrence of any loss or damage, all benefits under this Policy shall be forfeited.

5. SUM INSURED

The basis of determination of sum insured for this insurance shall be as set out in the Schedule. For this purpose mature trees shall be trees which are more than 3 years since planting (5 years in case of Rubber trees) and not more than 25 years since planting (30 years in case of Cocoa and Rubber trees). Trees which are younger shall be regarded as immature. Trees which are older shall not be insured under this Policy.

6. INSURED TREES

The insurance under this policy shall apply only to the trees as specified in the Schedule grown on the estates of the Insured and all other trees are excluded from this insurance and shall not be taken into consideration in the adjustment of any loss payable under this insurance.

7. TREES EXCLUDED FROM INSURANCE

This insurance does not cover trees which at the time of occurrence of the loss:

- i) are or have been attacked or damaged by white ants or other insect pests; or
- ii) are suffering from any fungoid growth or other organic or constitutional diseases; or
- iii) have died for any reason except by operation of any of the insured perils during the currency of this Policy; or
- iv) are or have been damaged or destroyed at any time by the use of any weed killers or insecticides or pesticides.

No claim for loss or damage to such trees shall be recoverable hereunder.

8. CONTROL OF UNDERGROWTH

It is warranted that at all times during the currency of this Policy, the Insured shall take all reasonable steps to keep the ground comprising of the estates containing the trees hereby insured well maintained. Controlled forestry growths and/or cover crops are permitted without prejudice to this insurance provided that efficient control of all cover plants be maintained at all times.

9. MAINTENANCE OF FIRE BREAKS

All fire breaks shall be thoroughly cleaned and maintained at all times.

10. EXCLUDED PERILS

10.1 This insurance does not cover:-

- (a) Loss or damage occasioned by or through or in consequence of:
 - i) the burning of property by order of any public authority;
 - ii) subterranean fire and /or Peat fire;
 - iii) seepage and pollution caused by toxic chemicals or fumes;
- (b) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material;
- (c) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this Condition 10.1(c) combustion shall include any self-sustaining process of nuclear fission; and
- (d) Consequential loss or loss of earning of any kind.

10.2 This insurance does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences namely:-

- (a) Earthquake, volcanic eruption or other convulsion of nature;
- (b) Subsidence or landslide;
- (c) Flood or inundation unless specifically stated in the Schedule;

For this purpose, Flood shall be defined as the overflowing or deviation from their normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other unexpected flow or accumulation of water; but excluding loss or damage caused by subsidence or landslip even where caused by Flood.

- d) Windstorm unless specifically stated in the Schedule;
- e) Damage by animals (domestic or wild) unless specifically stated in the Schedule;
- f) Damage by mechanically driven vehicles and aircrafts;
- g) War, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war;

- h) Mutiny, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; and
- i) any act of terrorism

For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

- j) Riot, Strike and Malicious Damage

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrence shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

11. EXCLUSION OF FIRE DAMAGE CAUSED BY BURNING WITHIN ESTATE

This insurance does not cover loss or damage to growing trees hereby insured when such loss or damage is caused by or through or in consequence of the burning through human intervention, of undergrowth, pampas or jungle and/or clearing by fire of any of the land forming part of the estates containing the trees insured hereunder. However, if the fire originates outside the estates covered by this Policy, the resulting loss or damage by spread of such fire to the trees insured hereunder will be payable in terms of this insurance.

12. EXCESS

The Insured shall first bear an amount specified in the Schedule on each and every loss caused by any insured peril after adjustments in terms of paragraphs 18 and 19 below and the Company shall only be liable for any amount in excess of the said first loss amount.

13. DEFINITION OF EACH AND EVERY LOSS

The words "each and every loss" shall mean the aggregate of all individual losses arising out of and directly occasioned by a single source of ignition for fire losses and include all losses arising out of the same fire until it is fully extinguished.

In case of windstorm, "each and every loss" shall mean the aggregate of all individual losses arising out of and directly caused by the operation of the said peril during a period of 72 consecutive hours. The Insured may choose the date and time when any such period of consecutive hours commences and if any peril is of greater duration, the Insured may divide that loss into two or more loss occurrences provided no two periods overlap and no period commences earlier than the date and time of the happening of the first recorded individual loss to the Insured by that peril.

In case of other perils, "each and every loss" shall mean the aggregate of all individual losses arising out of and directly caused by the operations of the said peril during a period of 24 consecutive hours and in case of flood will continue till ground surface is reasonably clear of water.

14. CLAIMS PROCEDURE

On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company, and shall within 15 days after the loss or damage, or such further time as the company may in writing allow in that behalf, deliver to the Company:-

- (a) A Claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the trees damaged or destroyed, and of the amount of the loss or damage therein respectively, having regard to their value at the time of the loss or damage, not including profit of any kind;
- (b) Particulars of all other insurances, if any;
- (c) The Insured shall also at all times at his own expense, produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of damage, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this Condition have been complied with.

15. INSURER'S RIGHTS

On the happening of any loss or damage to any of the property insured by this Policy, the Company shall have access to any such property and freedom to examine the same. The Insured shall not deal with or dispose of the damaged property without the agreement of the Company. However, the Insured shall take all reasonable measures to avoid or minimise the loss.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy or, if any claim is made, until such claim is finally determined or withdrawn and the Company shall not by an act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its right to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in the exercise of its powers hereunder, all benefits under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

16. FRAUD

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or, if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured; or, if the claim be made and rejected and an action or suit be not commenced within three months after such rejection, or in the case of an arbitrator or umpire shall have made their award, all benefits under this Policy shall be forfeited.

17. SUBROGATION

The Insured shall, at the expense of the Company, do, and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or be required before or after his indemnification by the Company.

18. CONTRIBUTION

If at the time of any loss or damage happening to any property hereby insured, there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons, covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

19. DEFINITION OF EXTENT OF LOSS

In the event of a claim being admitted under this Policy, the quantum of loss shall be derived by applying the loss settlement scale appended to this Policy to the trees damaged or destroyed by the event. If the value of trees in the area damaged be more than the value mentioned in the Schedule for that area, the Insured shall be considered to be his own insurer for the difference and shall bear a rateable proportion of the loss accordingly.

20. TIME LIMITATION

In no case whatsoever shall the Company be liable for any loss or damage after the expiration of twelve months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration.

21. CANCELLATION

This insurance may be terminated at any time by the Insured on notice to the Company in which case the Company will retain the customary short period rate for the time the insurance has been in force. However, no refund of premium will be allowed, upon termination by the Insured, where a claim has occurred during the currency of this insurance.

This insurance may also be terminated at the option of the Company by sending 14 days' notice by registered letter to the Insured at his last known address, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancelment.

22. CHANGE OF RISK

If the interest in the property insured passes from the Insured otherwise than by will or operation of law, the insurance ceases to attach unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy, by or on behalf of the Company.

23. ARBITRATION

If any difference arises as to the amount of any loss or damage, such difference shall independently of all questions, be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator, and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of death of an arbitrator or umpire another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The costs of the reference and of the award shall be at the discretion of the arbitrator, arbitrators or umpire making the award. And it is expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

The seat of arbitration shall be in Malaysia and the arbitration tribunal shall apply the laws of Malaysia as the proper law of this insurance.

24. NOTICE

Every notice and other communication to the Company required by these Conditions must be written or printed.

LOSS SETTLEMENT SCALE**(RUBBER)**

1.	Trees whose tap roots are broken	100%
2.	Trees which are destroyed by stagnant water	100%
3.	Trees with more than 75% of the bark destroyed up to a height of 10 feet	100%
4.	Trees with more than 50% of the bark destroyed up to a height of 10 feet	50%
5.	Trees damaged to a smaller extent	Cost of treatment but not exceeding 25%

Note:

Where more than 75% of trees in a field or an area in the aggregate are destroyed to an extent requiring replanting, the entire field or area will be treated as a total loss provided the entire field or area is replanted.

LOSS SETTLEMENT SCALE**(OIL PALM)**

1.	Trees whose crown are destroyed	100%
2.	Trees whose fronds are destroyed to the extent of 50% or more	50%
3.	Trees damaged to a smaller extent	Cost of treatment but not exceeding 25%

Note:

Where more than 75% of trees in a field or an area in the aggregate are destroyed to an extent requiring replanting, the entire field or area will be treated as a total loss provided the entire field or area is replanted.

LOSS SETTLEMENT SCALE**(COCOA)**

1.	Trees whose tap roots are broken	100%
2.	Trees which are so affected by floods as to require replanting or rehabilitation	Cost of treatment subject to the limit of 100%
3.	Trees with more than 75% of its trunk or branches scorched or destroyed	100%
4.	Trees with more than 50% of its trunk or branches scorched or destroyed	50%
5.	Trees damaged to a smaller extent	Cost of treatment but not exceeding 25%

Note:

Where more than 75% of trees in a field or an area in the aggregate are destroyed to an extent requiring replanting, the entire field or area will be treated as a total loss provided the entire field or area is replanted.

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

PROPOSAL FORM

Insurance Act, 1996; Section 149(4) Declaration

1. Name and address of proposer: _____

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

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: _____		

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

Name of Estate	Location	Area	Trees Insured
_____	_____	_____	_____

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;

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.

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

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 _____

Dated this _____ Day of _____

Signature of Proposer

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

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)

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:

Name	Position	Experience	Length of service in this Estate
------	----------	------------	----------------------------------

15. Particulars of trees to be insured:

Tree	Age	Area	No. of Trees	Sum Insured
------	-----	------	--------------	-------------

16. Particulars of area proposed to be planted or replanted during period of insurance:

Area	Trees proposed to be planted
------	------------------------------

17. History of losses during last 5 years by any of the perils now proposed to be insured:

Date of Loss	Trees affected	Nature of Loss	Area affected	Value of Loss
--------------	----------------	----------------	---------------	---------------

Date: _____

Signature of Proposer