



# The Heritage Insurance Company Limited

## Questionnaire – Crop Insurance

### 1. Data and general information about the insured

#### 1.1 Name and address of the insured

#### 1.2 Type of crops to be insured

#### 1.3 Exact location of the farm

#### 1.4 How long has the insured been in the current business?

#### 1.5 In what year did the farm start its operations?

### 2. Farm management

#### 2.1 Experience and qualification of owner/deputy

	<b>Name</b>	<b>Qualifications</b>	<b>No. of years on this farm</b>
<b>Farm Manager</b>			
<b>His Deputy</b>			
<b>Others</b>			



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### 3. Crops to be Insured

	<b>Crop a:</b>	<b>Crop b:</b>	<b>Crop c:</b>
Variety			
Vegetative period (dates of planting/harvesting)			
Hectares (ha)			
Age (for perennials only)			
Planting distance (in & within the row)			
No. of plants/ha			
Input Costs <sup>1</sup> / ha*			
Annual production (in metric tons)			
Sales value of crop (value/metric tons)*			
Markets supplied (local or export)			
Sum Insured*			

\*: always use the same currency as used in the insurance contract

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<sup>1</sup> seeds, fertilizers, crop protection products, irrigation, fuel, land rents, labour etc.



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## 4. Insurance Aspects

### 4.1 Loss experience over the last 10 years

Year	Crop(s)	Area planted (ha)	Area destroyed (ha)	Causes (perils)	Value of Loss*

\*: always use the same currency as used in the insurance contract

### 4.2 What do you consider to be the biggest threat to your crops?

### 4.3 Is there any active risk management implemented on the farm?

(special varieties planted, contour farming, windbreaks, irrigation etc.)

### 4.4 Tick or list perils you would like to have covered?

- Fire
- Excessive rainfall
- Uncontrollable pests and diseases
- Windstorm
- Hail
- Drought

## 5. Declaration

I/we declare and warrant that the above answers/information in every respect are true and correct and I/we have not withheld any information likely to affect the acceptance of this proposal.

Date & Place: \_\_\_\_\_

(Signature of Proposer(s))