



The Heritage Insurance Company Limited

Questionnaire - Greenhouses

1 Insured

1.1 Name and Address

1.2 Location?

1.3 Overall farm size?

1.4 Date of start of commercial operations?

1.5 Qualifications and experience of personnel, number of staff regularly and/or seasonal employed? (Provide an overview)

2 Description of the Greenhouses and Fields

2.1 Layout of the site(s) with exact position of the greenhouses and fields?

(supply separate paper, number greenhouses and fields for better identification, greenhouse manufacturer, manufacturer's specifications)

2.2 Size and age of each greenhouse, age of plastic cover, size?

(supply information on a separate list)

2.3 Type of greenhouse construction

(supply list with: material used, manufacturer and supplier of each greenhouse)

2.4 Who constructed the greenhouses?

2.5 Type of coverage of each greenhouse?

(plastic, glass or other material; any guarantees given for plastics?)

2.6 If plastic tunnels are used: For how many seasons is the plastic coverage used?

2.7 Ventilation system: roof or side opening panels?

(operated manually or mechanically?)

2.8 Nutrition system?

(automated, pH and electrical conductivity (EC) levels of the nutritive solutions; can data be logged?)

2.9 Miscellaneous implements?

Describe and indicate for each greenhouse: irrigation system, tables shelves, others.

2.10 Climatic control?

(Automated, heating system, cooling system, alarm systems, can data be logged?)

2.11 Details of the soil and/or media on which crops are grown?

3 Production

(this data is required for **each** greenhouse and open field)

Greenhouse or field no.:

3.1 Type and varieties of plant cultivated, planting density? (Plants per unit of area)

3.2 Schedule of fertilisation; pest and disease control?

3.3 Production cycle per plant (date of sowing/planting, harvesting)?

3.4 Yield expectation per plant and per greenhouse/field expressed in kilograms (or other units) per unit of area and per month/season?

3.5 Yields over the last 5 years for the respective crops and varieties per greenhouse?
(use same units as in point 3.3)

Please copy this page and fill in one per greenhouse resp. field.

4 Economic Aspects

(This data is required for each variety of crops grown)

Crop variety:

4.1 Cost of stock plants? (parent plants, seeds)

4.2 Cost of establishment of one unit of area until first harvest?

4.3 Cost of maintenance per unit of area? (Detailed)

4.4 Cost of irrigation, equipment and labour?

4.5 Production-plan for the next 12 months?

4.6 Current value of the greenhouses/fields per m²? (Without covering in case of greenhouses)

4.7 New value of glass or plastic per m²?

4.8 Gross profit of past financial year? (Attach accounting data)

(*Gross profit* is the amount by which the aggregate value of the turnover and the closing stock exceeds the aggregate value of the opening stock and the amount of the specified working expenses)

4.9 Specified working expenses?

(those costs which vary directly with the turnover and in respect of which therefore no indemnity will be required, e.g. purchases (less discounts), packing, freight, energy cost etc.)

Please copy this page and fill in one per greenhouse resp. field.

5 Climatic Data

(at least 5 years back, better more)

5.1 Is any meteorological data collected on the site?

5.2 If yes, are parameters recorded and since when?

5.3 Hail? (if, days per month)

5.4 Frost? (if, days per month)

5.5 Snow? (if, days, frequency in years)

5.6 Windstorm? (speed, frequency per month)

5.7 Average monthly temperatures and rainfall?

5.8 Major climatic events over the last 10 years?

5.9 Other climatic details or parameters considered to be relevant?

6 Risk Management

6.1 Position of the greenhouses in relation to prevailing winds?

6.2 Where are dispatching and packing materials buildings in connection with the greenhouses located?

6.3 Are there wind-breaks?

6.4 What is the greenhouse manufacturer's warranty stating regarding wind speeds?

6.5 What is the greenhouse manufacturer's warranty stating regarding weight of snow?
(if relevant at all)

6.6 Describe safety measures provided in regard of
- access - control (in regard of persons and wildlife)
- permanent surveillance of the site

6.7 Is there a stand-by generator: trade mark, power, hours of operations?

6.8 Frequency of local power failures?

6.9 Is there specific protection against snow?
(if relevant)

6.10 Is there specific protection against hail?

6.11 Are there warning and control facilities in respect of

- a) Temperature?
- b) Climate in greenhouses?
- c) Nutrition system?
- d) Openings/aeration?

6.12 Fire fighting measures?

6.13 Adjacent surroundings to greenhouses?
(open field, natural grass, high of grass, lawn)

6.14 Any other risk management measures taken?

7 Insurance Aspects

7.1 What do you want to insure?

- a) Greenhouses (construction and/or cover)
- b) Other buildings
- c) Equipment
- d) Material damage to content of the greenhouses and fields (flowers, vegetables)
- e) Loss of gross profit

7.2 Total value to be insured (if any)

- a) Greenhouses:
- b) Other buildings
- c) Equipment
- d) Content of greenhouses and fields (flowers, vegetables); values per square meter
- e) Gross profit

7.3 What are the perils you are exposed to and for which you require insurance?

7.4 Loss experience, dates and value of losses caused to the site or in the neighbourhood
(if there are other greenhouses)

7.5 Has the insured already been insured?

If yes, name of former insurer

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, name and signature of proposer/insured: