

## FLORICULTURE INSURANCE PROPOSAL - ROSES AND GREENHOUSE STRUCTURE

AGENT / BROKER  ACCOUNT NO.:  POLICY NUMBER

### (A) - INDIVIDUAL CUSTOMER DETAILS

- a. Full Name of Proposer     
(First Name) (Second Name) (Other Names)
- Date of Birth  -  -  Gender  M  F Marital Status  Single  Married  
Day Month Year
- Nationality  Citizenship
- b. Contact Details: (mobile):  (tel):   
 (email address):   
 (Postal Address):  (Postal code):  (town/ city):   
 Residential Address (Physical)
- c. Proposer PIN Number

### SECTION 2 - PROPOSAL DETAILS

- a. Period of insurance From  -  -  To  -  -   
Day Month Year Day Month Year
- b. Overall farm size
- c. Date of start of commercial operations  -  -   
Day Month Year
- d. Qualifications and experience of personnel, number of staff regularly and/or seasonal employed?  
 (Provide an overview)

	Name	Qualifications	No. of years on the Farm
	Farm Manager		
	Deputy Manager		

### SECTION 3 - DESCRIPTION OF THE GREENHOUSES AND FIELDS

- 3.1 Size and age of each greenhouse, age of plastic cover, size (supply information on a separate list)
- 3.2 Type of greenhouse construction
- 3.3 Who constructed the greenhouses?
- 3.4 Type of coverage of each greenhouse (plastic, glass or other material; any guarantees given for plastics)
- 3.5 If plastic tunnels are used: For how long is the plastic coverage used?

## SECTION 4 - PRODUCTION

---

(This data is required for each greenhouse and open field).

4.1 Yields over the last 5 years for the respective crops and varieties per greenhouse

- a. Crop :
- b. Flushes per year :
- c. Duration of one flush :

4.2 Yield expectation per plant and per greenhouse/field expressed in kilograms (or other units) per unit of area and per month/year/ season? Fill below where applicable

- a. Number of stems per hectare at any one time :
- b. Stems per greenhouse :
- c. Plants per square metre :

4.3 Yields over the last 5 years for the respective crops and varieties per greenhouse

  
  

4.4 Cost of production: fill where applicable

- a. Cost of production per hectare :
- b. Cost of production per stem :
- c. Cost of production per square metre :
- d. Cost of production per plant :

4.5 Total area in hectares occupied by the greenhouses or crops

## SECTION 5 - ECONOMIC ASPECTS

---

(This data is required for each variety of crops grown) - (Fill in one per greenhouse)

5.1 Current total value of the greenhouses crops for all green houses

5.2 Estimated sale price per stem (kshs)

5.3 Current total value of the plastic covering for all green houses

5.4 Current total value for the steel structures for all green houses

## SECTION 6 - INSURANCE ASPECTS

---

- 6.1 What do you want to insure?
- a. Greenhouses structure
- b. Greenhouse plastic covering
- c. Crop
- d. Transit
- e. Machinery Breakdown
- f. Deterioration of stock
- g. Irrigation equipment
- h. Other assets

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

-----  
-----  
-----

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

-----  
-----  
-----

The primary mode of delivery of your policy document and other official documents shall be via email. Kindly provide your email address below:

-----

---

### CONSENT & DECLARATION

I/We consent to The Heritage Insurance Company Kenya Limited:

- i) Collecting, using, disclosing and/or processing and/or storing my/our personal data for purposes that are relevant to my policy and as permitted by law;
- ii) Collecting and sharing my personal data in accordance with the privacy statement on its website (<https://www.heritageinsurance.co.ke/>);
- iii) Transferring my/our personal data to their reinsurers and affiliated companies for the purposes of insurance and as permitted by law;
- iv) And/or its contracted Third parties contacting me via email/phone-call/SMS/post in regard to insurance products and/or services.

I/We hereby declare the truth and correctness of the above statements and agree that this Declaration shall be held to be promissory and the basis of the contract between me/ us and The Heritage Insurance Company Limited.

I/We hereby declare the truth and correctness of all the statements and particulars entered in this Proposal and that I have not withheld any material information, and that my/our answers herein are in my/our full knowledge and have been written by me/us or with my/our full authority.

I/We further declare that the amounts proposed for insurance represent the full value of the property described. I/we agree that this Declaration shall form the basis of the contract between me/us and the Insurer and I/we agree to abide by the terms and conditions of the Policy to be issued.

Proposer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*No liability (except for the period stated in the Insurer's Official Cover Note) is undertaken until the Proposal is accepted by the Insurer and the premium paid.*