

# seedsmen's errors and omissions proposal

Vero Liability Insurance Limited  
Private Bag 92055  
Auckland  
New Zealand



## MATERIAL FACTS

"You" (this means every person or entity to be insured under this insurance) are under a duty to disclose all material facts that could influence Vero Liability Insurance Limited's (Vero Liability) decision to accept this insurance and, if so, on what terms. You need to disclose both facts known to you AND facts which you could have been reasonably expected to know about. If you are in any doubt as to whether a fact may be material, you should disclose it to ensure that any cover granted is not prejudiced.

## NON DISCLOSURE/MISSTATEMENT

If you fail to comply with your duty of disclosure, Vero Liability may be entitled to avoid the contract altogether, and so decline to pay any claim.

## JURISDICTION

The content and use of this form and any agreement entered into pursuant to this form or any dealing in relation to or arising from this form are governed by the laws of New Zealand and in relation to those matters, the parties submit to the jurisdiction of the courts of New Zealand.

## COMPLETION NOTES

- Please answer ALL questions fully. If you need extra space please attach additional pages on your company letterhead and mark their inclusion in the form.
- Please ensure you read and sign the Declaration.

## APPLICANT DETAILS

1. Firm's/Company's name:
2. Physical address:
3. Physical address of branch offices or other locations:
4. Web address:

## COVER REQUIRED

5. Limit of Indemnity:  \$
6. Excess:  \$
7. Period of Insurance: From 4pm  To 4pm
8. Broker: Individual   
Company

## BUSINESS DETAILS

9. Date on which the business was established?
10. What is your total number of staff/employees?
11. Please provide full details of your business activities:
12. Are you a member of any seed trade association?  Yes  No  
If Yes, please provide full details

13. Are you a member in good standing?  Yes  No

If No, please provide full details

14. Do you grow development (Stock seeds)? (Defined as Breeder, Foundation or Registered seed prior to commercial sales)  Yes  No

If Yes,

a. Do you allow any retention of development (stock) seeds by your growers for resale?  Yes  No

b. Please explain the terms of contract, percent of retention and value of each category:

Category	Terms of Contract	Retention	Value
		%	\$
		%	\$
		%	\$
		%	\$

15. Do you earn any receipts from seed conditioning or treatment?  Yes  No

If Yes, please advise your turnover from this activity

\$

16. Do you undertake seed conditioning for others?  Yes  No

If Yes, please advise:

a. Maximum value of others' seeds you have at any one time

\$

b. Details of the seed conditioning or treatment work carried out

17. Are you a Contract Grower?  Yes  No

If Yes, please provide full details and include a copy of your standard terms and conditions:

18. Do you use a standard disclaimer and/or remedy clause on all your seed tags, bags, labels and invoices, limiting your liability to replacement, or the cost of replacement seed?  Yes  No

If Yes, please attach a copy. If No, please explain why not:

**TRANSGENIC, GENETICALLY MODIFIED OR ENGINEERED SEEDS**

19. Do you grow, process, sell or stock any transgenic, genetically modified or genetically engineered seeds?  Yes  No

If Yes, please provide full details

20. Are you involved in the development or research of transgenic, genetically modified or genetically engineered seeds?  Yes  No

If Yes, please provide full details including regulatory approval

21. Do you test and check seeds?  Yes  No

a. If Yes, do you maintain a private laboratory staffed with a senior analyst?  Yes  No

b. If Yes, please advise laboratory used

c. If No, do you use facilities of a qualified commercial laboratory?  Yes  No

22. Do you deal in green bean seeds?  Yes  No

If Yes, please advise:

a. Advise source of green bean seeds:

b. Advise if seeds were exposed to Halo Blight, any eradication measures you have taken.

**FINANCIAL DETAILS**

23. Please advise the total seed sales/turnover during the past 12 months

TYPE OF SEED	A	B	C	D
	New Zealand Sales/Turnover	Overseas Sales/Turnover (other than USA/Canada)	Country where exported for Sales in Column B	USA/Canada Exports Sales/Turnover
Tomato Seeds	\$	\$		\$
Lettuce, Melons, Cucumbers, Pepper	\$	\$		\$
Other vegetable seeds (advise varieties)	\$	\$		\$
Home Gardeners	\$	\$		\$
Seed corn, seed sorghum, farm seed, cereal seed	\$	\$		\$
Other (advise varieties) <input style="width: 150px; height: 20px;" type="text"/>	\$	\$		\$
<b>TOTAL</b>	\$ <input style="width: 100px;" type="text"/>	\$ <input style="width: 100px;" type="text"/>		\$ <input style="width: 100px;" type="text"/>

24. Please provide a split in turnover regarding the following:

Activity	% of turnover
Seed grown by you or by others for you	<input style="width: 50px;" type="text"/> %
Treating/conditioning of seed for others	<input style="width: 50px;" type="text"/> %
Distribution of seed grown by others and sold under their labels	<input style="width: 50px;" type="text"/> %
<b>TOTAL</b>	<b>100%</b>

**CLAIMS EXPERIENCE**

25. Have any claims been made during the past five years against the firm or its predecessors in business that would have been covered by the proposed insurance?  Yes  No

If Yes, please provide full details

26. After enquiry, are there any claims currently pending against you, or any other person or entity to be insured under this insurance, or are you aware of any circumstances which may result in any claim being made against you?  Yes  No

If Yes, please provide full details

**PRIOR INSURANCES**

27. Please supply details of any previous cover for the type of insurance being applied for, or held during the past five years by you, the firm or any of its predecessors in business. Include the name of the insurers.

28. Has any application for this type of insurance made by or on behalf of you or any of the present directors, partners or, to the knowledge of the firm, on behalf of their predecessors in business, ever been declined or has any such insurance ever been cancelled or renewal refused?  Yes  No

If Yes, please provide full details

**DECLARATION**

I/We hereby declare that the information and answers given in this proposal are in every respect true and correct and that Vero Liability Insurance Limited (Vero Liability) is aware of all information that may be material in considering this proposal. I/We agree that this proposal and declaration shall be the basis of and incorporated in the insurance contract. I/We undertake to inform Vero Liability of any material alteration to the above facts whether occurring before or after the completion of this insurance contract.

I/We authorise Vero Liability to give to or obtain from other insurers or any insurance broker or other party any information relating to this insurance or any other insurance held by me/us or any claim made by me/us.

I/We understand that:-

- \* Vero Liability is collecting the information on this proposal to evaluate my/our insurance requirements.
- \* I/We am/are obliged to advise Vero Liability of any information which may be material to its consideration of this application.
- \* Failure to provide any of this information may result in Vero Liability refusing to provide the insurance.
- \* I/We have certain rights of access to and correction of this information.

Signed  Name

Position  Date

**Note: Completion of this proposal does not bind the proposer or Vero Liability Insurance Limited to complete this insurance.**

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[www.veroliability.co.nz](http://www.veroliability.co.nz)