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GREENHOUSE (HORTICULTURE) POLICY
Proposal Form

General Questions

1. Name of Proposer _____
2. Physical Address: _____ Postal Address _____

Telephone Numbers: (Bus) _____ (Res.) _____

3. Location of the site(s) on which the insurance is required (include map of the region/zone with the site(s) marked on). Please state Region, Woreda, Kebele and specific locality of the farm place.

4. How long have you been in business
- a. in general _____
- b. in such kind of business _____

5. How long have the greenhouse been in operation?
- _____

6. Please indicate the type of cover you do want to have by circling your choice
- a. Basic cover only (greenhouse structure & plastic cladding)
 - b. Crops in Greenhouse (insured only with 'a' above)
 - c. Irrigation Equipment (insured only with 'a' above)
 - d. Machinery Breakdown (insured only with 'a' & 'b' above)
 - e. Deterioration of Stocks (insured only with 'a', 'b' and 'd' above)
 - f. All Sections: Greenhouse Structure, Cladding, Crops, Machinery Breakdown, Deterioration of Stocks & Irrigation Equipment

7. Have you ever insured the greenhouses? If so,
 a. state your current or previous insurer / s
 b. what type of cover or covers do you currently have or have you had in the past?
8. Has any Insurer or Insurance Company ever
 a. declined your proposal? c. Refused to renew your policy?_
 b. Cancelled your policy? d. Imposed special conditions?
 c. Refused to renew your policy?
9. Have your ever lodged any claim in connection with your business of greenhouse operation? If so,
 a. State date and place of loss
 b. Give name of insurer
 c. Cause or causes for the loss or damage
 d. Claim amount
10. Are the premises attached or detached? Please state neighbours' businesses or activities.

11. How many assistance do you employ?
 Particular Questions for required type of cover
12. Section I: Greenhouse Structures

Green House ID	Dimension	Country of Origin	Installed or Erected by	How steel constructed & details of bracing, supports, Foundations & how protected (galvanized, painted ,etc)	Sum Insured (Birr)
Total Sum Insured					

- NB. 1) Please continue on separate sheet, if necessary,
 2) Provide layout the project (greenhouse)
 3) Please attach purchase invoice.

13. Section II: Plastic Cladding
 I. Country of Origin _____
 II. Gauge of plastic in microns _____
 III. Age of plastic (attach invoice) _____

- iv. Is plastic treated against the effects of Ultra Violet Light (VUL)? _____
- v. For how long do you intend to use the cladding & how long is it usually used? _____
- vi. How is plastic fitted to greenhouse structure? (Give details of profiles, materials used and protective strips, if any)
- _____
- _____
- _____

- vii. Details of sum insured for Section II on each of the greenhouses
(Please use same sequence as in Section I above)

Greenhouse ID No	Installed or Erected by	Year of Installation	Total Area of Plastic in m ²	Cost of Plastic per m ² (Birr)	Sum Insured (Birr)
Total Sum Insured					

- viii. Do you keep buffer stock of plastic cladding for emergencies to prevent further losses if accident happens? _____ If so, what quantity _____.

14. Section III: Crops in Greenhouse

(Please also complete the attached Declaration Form # 1 – cropping plan for the year)

a) Sum insured

No	Crops	Variety	Sum Insured (Birr)
1	Roses	1)	
		2)	
		3)	
		4)	
		5)	
Sub Total			
2	Chrysanthemums	1)	
		2)	
Sub Total			
3	Asters	1)	
		2)	
Sub Total			
4	Others (please state)		
Total sum insured under Section III			

15. Section IV: Irrigation Equipment & Accessories

a) Sum Insured

(Give details of irrigation equipment and accessories in the table given below)

Location or G/House Id No	Item Description (Equipment Type)	Size or Capacity	Quantity	Year of Make	Value per Item (Birr)	Sum Insured (Birr)

Note:- Please use or continue on separate sheet, if necessary,

b) In value terms, what percentage of the irrigation equipment, pipes, accessories and the like are laid above the ground? _____

16. Section V: Machinery Break Down – Cold Rooms & Pre - Coolers

(Please complete the table below and give the fullest & exact description of all plants & machinery to be insured in the enclosed Machinery Insurance Proposal Form)

Item No.	Description of Plant/Machinery	Year of Make	Make & Horsepower	Replacement Value (Birr)
Cold Rooms				
1				
2				
3				
4				
5				
Pre-Coolers				
1				
2				
3				
4				
5				
Total Replacement Value (Sum insured under Section V)				

17. Section VI: Deterioration of Stock in Cold Rooms & Pre-Coolers

(In arriving at the sum insured under this Section, please calculate the maximum number of boxes of produce that may be stored in each facility and multiply by the value of the produce per box. Please use the sequence appearing in Section V).

Item No.	Type of Produce	Maximum Carry Capacity (Boxes)	Stem Per Box	Production Value Per Box (Birr)	Sum Insured (Birr)
Cold Rooms					
1					
2					
3					
4					
5					
Pre-Coolers					
1					
2					
3					
4					
5					
Total Sum insured under Section V					

Metrological Data

18. What are the metrological variables in respect of which data is obtained for any study undertaken for establishment of the greenhouse/s and floriculture farms proposed for insurance?

Meteorological Variable	Unit of Measure	Level of Aggregate				Temporal Coverage of Data in Years
		Daily	Weekly	Monthly	Yearly	

19. Please describe dominant direction of the wind and its speed at the location of the greenhouse including orientation of the greenhouses in view of the wind speech and direction.

I/we declare that the foregoing statements and particulars are true to the best of my/our belief and agree that this Proposal and the Declaration therein contained shall be the basis of the contract between me/us and the Insurer. It is warranted that, at the date of this Proposal, all buildings, greenhouses, plant, machinery and crops are in a sound condition and free from defects.

Name of proposer _____

Signature _____

Date _____