

Farm Venture

Insurance Agency

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GROWING TIMBER INSURANCE QUESTIONNAIRE

Section One - Background Details and Insurance Options

Section Two - Timber Valuation.....

Section Three - Forest History.....

Section Four - Forest Risk Assessment

Declaration.....

This questionnaire is designed to gather information necessary to provide a premium quotation for insuring your forest. Answering the questions carefully will ensure that the lowest available rate can be quoted.

Section One - Background Details and Insurance Options

1. Name of Insured:	PIN
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2. Contact Name:

3. Position in company or organization:

4. Postal address:

5. Telephone:

6. Location of growing timber:

7. Specify the perils you wish to insure against (tick box):

a.	fire, Lightning, Explosion, Aircraft	
b.	Material Damage caused by Windstorm	
c.	Fire Fighting Expenses	
d.	others - state	

Note: Windstorm, Snow Weight and Fire Fighting Expenses are special endorsements to the policy, accepted at the underwriters discretion, for which an additional premium is payable. These perils can only be insured in conjunction with fire.

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8. Specify the deductible (excess US\$) that is required

a.	\$ 2'000 or 5% of the loss	
b.	\$ 10'000	
c.	\$ 25'000	
d.	\$ 100'000	
f.	Other (specify):	

Section Two - Timber Valuation

In this section you specify the value for which the forest will be insured. In the event of a claim, settlement will be made on the basis of this evaluation.

The valuation must be completed by a competent person, for example a forestry consultant.

1. The valuation was completed by:
2. List the valuation for each separate block and/or tree age for which insurance is required in the table below:

	Lot or ID No	Species	Year Planted	Age (Yrs)	Area (Ha)	Insured Value \$/ha	Total Sum Insured
1							
2							
3							
4							
5							
		SUM	INSURED				\$

If appropriate, attach a full schedule. It is very important that a complete schedule is provided for each forest location.

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Section Three - Forest History

This section gathers information about the history of the forest.

Give the name of any other forests (and their owners' name) within one kilometer of forest:
a:
b:
c:

3. Are there any other insurance policies in force on the forest?	YES	NO
4. If you answered "Yes" to question 3, please give details		

5. Have you suffered any losses or damage by any weather perils on the insured property in the last ten years?	YES	NO
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6. Please list all fires occurring in the forest in the last 5 years in the table below:

Year	Lot or ID No	Number of losses	Area Lost	Cause of Fire	Value of Loss after salvage

Section Four - Forest Risk Assessment

This section of the proposal provides information that will assist in assessing the risk of fire losses occurring within the forest. For each question tick the right hand box beside the correct answer. Where more than one question applies, tick all the relevant boxes.

Harvesting and other forestry operations

1. In conditions of extreme fire danger (as measured by the fire weather index) are harvesting and forestry operations:

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a.	ceased (i.e. no harvesting or other operations)	
b.	scaled down or cease in 'Very High' to 'Extreme' fire danger conditions	
c.	continued (i.e. no change to operations)	

2. Is fire fighting equipment (working fire extinguishers) carried by vehicle, machine and chainsaw operators at all times?

a.	yes	
b.	no	

3. Are all operators of vehicles and machines required to carry out a check in the morning to ensure that critical parts like manifold and exhaust systems are free of all flammable material?

a.	yes	
b.	no	

4. Are spark arrestors fitted to all engine exhaust systems?

a.	yes	
b.	no	

5. Public Access: Does the forest have:

a.	no public access at all times – adequately fenced with locked gates/barriers on all roads/tracks. Signs to show trespasser Prosecuted at intervals	
b.	public access monitored - no public roads through forest	
c.	there is unlimited public access	

Internal Fixed installations

6. Are there stationary engines, pumps, generators, etc. within forest boundary?

a.	yes	

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b.	no	
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7. Are there power lines within the forest boundary?

a.	yes	
b.	no	

8. Do the distances from the centre of the power line to the edge of the plantation conform to these specifications depending on plantation age, i.e.; 0-20 years age range: 30 metres; 20 to 35 age range: 40 metres; older than 35 years: 45 metres.

a.	yes	
b.	no	

9. Is there a spot sawmill in or adjoining the forest?

a.	yes	
b.	no	

10. How is fire used for land clearing and logging slash burns?

a.	Fire is not used	
b.	Fire is used but no burning plan is developed	
c.	Fire is used but with a burning plan	

External Fire Ignition Sources

11. On days of 'very high' and 'extreme' fire danger conditions, do farmers on neighbouring properties use tractors, chainsaws, angle grinders, welders, vehicles or motor bikes?

a.	yes	
b.	no	

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12. Do neighbours take normal basic fire protection measures such as ploughing fire breaks, having fire fighting equipment in good condition, slashing or moving dense vegetation, etc.?

a.	yes	
b.	no	

13. Do neighbours always obtain a permit from the local authorities and advise their adjoining landowners before commencing any burning off operations?

a.	yes	
b.	no	

Public Access

14. Are there any specific areas within 1 kilometre of the plantation boundary where campers, shooters, drinkers have been known to congregate, or the dumping of rubbish has occurred?

a.	yes	
b.	no	

15. Is there an urban centre with a population of greater than 20'000 within 15 kilometres of the plantation?

a.	yes	
b.	no	

16. Is there a state highway or other scaled main connecting road within 1 kilometre of the plantation?

a.	yes	
b.	no	

17. Are there any stationary engines, pumps, generators or other within a distance of 1 kilometre of the plantation?

a.	yes	
b.	no	

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18. Are there any sawmills, spot mills or other mills within 1 kilometre of the plantation?

a.	no	
b.	sawmills, log intake > 100'000 m3 per annum	
c.	sawmills, log intake < 100'000 m3 per annum	
d.	spot mills (temporary)	

19. Are there any powerlines near the plantation?

a.	> 1 kilometre away	
b.	within 1 kilometre	
c.	near plantation boundary	

This question does not include 132 KV and 275 KV main transmission lines

20. Do the distances from the centre of the power line to the edge of the plantation conform to these specifications depending on the plantation age, i.e.; 0-20 yrs age range: 30 metres; 20 to 35 age range: 40 metres; older than 35 years: 45 metres.

a.	yes	
b.	no	

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Neighboring Vegetation Types

21. Mark all categories of vegetation occurring along more than 25% of the forest boundaries:

a.	irrigated crops	
b.	improved pasture	
c.	grassland	
d.	cereal crops	
e.	open native savannah / woodland	
f.	Dense native woodland / forest (incl. state forest) if prescribed burnt within the past 6 years	
g.	Exotic pine plantation (State or private)	
h.	National Park / Conservation Park if prescribed burnt within the past 6 years	
	if not prescribed burnt in the past 6 years	

22. Does an area of dense native woodland / forest greater than 10 hectares, occur within 1 km of the boundary of the plantation on the northern or western sides.

a.	yes	
b.	If yes, was this area prescribed burnt in the past 6 years?	
	not prescribed burnt in the past 6 years?	
c.	no	

Fire Protection Planning

23. Fire detection in the forest is made by:

a.	on site staff resident or working, performing fire monitoring and patrols, in communication by radio or telephone	
b.	neighbours reporting fire outbreaks recognised by smoke	
c.	the general public reporting fire outbreaks and raising alarm	

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24. Has a fire plan been prepared for the forest?

a.	yes	
b.	no	

25. Do mutual aid agreements exist with neighbouring forest owners in the same district for the sharing and combining of fire fighting resources including manpower and equipment?

a.	yes	
b.	no	

26. Have all fire fighting personnel including crew bosses and fire crew operators been trained on the range of equipment they can expect to encounter to a minimum acceptable standard?

a.	yes	
b.	no	

Fire Weather Monitoring

27. Are facilities available (a manual or automatic weather station(s)) for the components of fire weather to be reliably measured so that competent trained staff can determine accurately the fire danger rating at any particular time as required?

a.	yes	
b.	no	

28. Are fire trucks, vehicles and equipment checked frequently and on a regular basis throughout the fire season?

a.	yes	
b.	no	

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29. Is there provision for all equipment to be checked on days forecast to be 'Very high' or 'Extreme' fire danger?

a.	yes	
b.	no	

30. Are all vehicles and all personnel provided with up-to-date forest maps showing all roads and tracks, known hazards, and with reference grids clearly shown?

a.	yes	
b.	no	

31. Forest access roads exist:

a.	to the plantation boundary	
b.	within 1/2 kilometre of the plantation boundary	
c.	greater than 1/2 kilometre of the plantation boundary	

The Fire Breaks

32. Are all external fire breaks cleared of all trees - indigenous and exotic, regularly maintained by ploughing or grading, reasonably clear of stumps and negotiable to fire trucks and four-wheel drive vehicles?

a.	yes	
b.	no	

33. Are all external fire breaks:

a.	40m wide where adjacent to dense native forest or woodland	
b.	20m wide where adjacent to grassland	
c.	20m wide where adjacent to dense native forest or woodland	
d.	less than 20m wide where adjacent to pasture, grassland or crops	
e.	less than 20m wide where adjacent to native forest or woodland	

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34. Are internal firebreaks and tracks

a.	20m in width	
b.	not less than 9 metres in width	
c.	less than 9 metres in width	

35. Do any tracks or firebreaks terminate as a 'dead-end'?

a.	yes	
b.	no	

36. Is the firebreak percentage, i.e. area of all breaks and tracks expressed as a % of gross plantation area:

a.	greater than 10%	
b.	between 8% and 10%	
c.	between 6% and 8%	
d.	less than 5%	

37. In undulating and moderately steep topography, are some fire breaks sited on ridge tops and spurs?

a.	yes	
b.	no	

Communications

38. Is the radio network such that:

a.	All key personnel and other fire authorities can be contacted as required	
b.	Only some personnel can be contacted	
c.	No radio communications	

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39. In respect of call-out procedures are:

a.	forest owner or representative available on 24 hour callout	
b.	a forest owner or representative available on call during working hours, week days only	
c.	no one available	

40. Fire standby and state of preparedness. The personnel and fire on stanby on a given day:

a.	vary with fire conditions	
b.	are maintained at a fixed level regardless of fire conditions	
c.	do not exist	

41. In the event of an initial attack on a fire being unsuccessful, a large fire may develop. Is there access to:

a.	50 to 100 fully equipped fire fighters within 12 hours	
b.	less than 50 fire fighters within 12 hours	

Fire control environment

42. What is the dominant tree species in the plantations?

a.	Pinus radiata	
b.	Pinus pinaster	
c.	Pinus elliotti	
d.	Eucalyptus globulus	
e.	Eucalyptus nitens	
f.	Eucalyptus regnans	
g.	Other Species (state which)	

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43. Does the management regime of the forest include predominantly:
(mark those that apply of either a or b; c or d; e or f)

a.	regular weeding from planting year	
b.	no weed control	
c.	routine pruning	
d.	no pruning	
e.	a normal thinning regime	
f.	no or irregular thinning	

Topography

44. The forest is planted on land which is predominantly:

a.	flat (0 - 5 degrees slope)	
b.	undulating (5 - 10 degrees slope)	
c.	steep (15 - 25 degrees slope)	
d.	very steep (greater than 25 degrees slope)	

45. The forest is planted on land which slopes predominantly to the:

a.	south or east	
b.	west	
c.	north	
d.	roughly equal areas planted on all aspects	

46. Do the plantations have slopes of greater than 1/2 kilometres and continuous areas of younger plantations exceeding 300 hectares?

a.	yes	
b.	no	

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 and I/We agree that this proposal and declaration shall be the basis of the contract between the Company and myself/ourselves and I/We further agree to accept the Company's policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto.

Date: _____

Signature of Proposer(s)