

Pardus Underwriting Limited
NON BINDING INDICATION FORM

IMPORTANT NOTICES

1. Please read the following notices carefully. They will help you ensure that we can provide a realistic *indicative* price for your forest insurance.
2. This is NOT an application form for insurance. It will assist forest owners to obtain a price indication from Pardus for your internal discussion and discussion with us, before we provide a formal quotation. It will enable you to insure your forest or tree crops with our insurers at Lloyd's of London.

COVERAGE

Pardus insurance policies cover your trees against loss due to fire and perils associated with fire, and can include for certain areas wind cover. Other covers are on a case by case basis.

1. FOREST OWNER DETAILS

Business Name: _____

Contact Name: _____

Address: _____

City: _____

County/State: _____

Zip/Post Code: _____

Country: _____

Website: _____

Telephone No: _____

E-mail: _____

2. AGENT/BROKER (if applicable)

Business Name: _____

Contact Name: _____

Address: _____

City: _____

County/State: _____

Zip/Post Code: _____

Country: _____

C. COMPLIANCE ISSUES

Is there any threatened, pending litigation or judgements with the past 5 years against the company or any of its principles? Yes No

Has any regulatory authority instigated legal action against the company or any of its employees?

Yes No

3. PAST INSURANCES (if applicable)

Currently insured?

Yes No

If yes, with which insurance company _____

When does this insurance expire? (DD/MM/YR) _____

Have you ever had any forest insurance policy declined or cancelled, a renewal refused, had special conditions imposed, had a claim rejected

Yes No

If yes, in which year: _____

Reason: _____

Name of Insurer: _____

4. INSURANCE COVER REQUESTED

From when do you wish your new insurance to start (DD/MM/YY) _____

Pardus will suggest some alternatives for you to consider, but if you have firm requirements on any of the following please indicate these here.

Perils:

Fire

Wind

Other: _____

Additional Cover:

Fire Fighting Costs

Debris Removal Costs

Re-establishment Costs

Claims Preparation Costs

Claims Preparation Costs

Malicious Damage

Other: _____

Policy Structure:

Excess/Deductible

The amount you wish to bear for your own account when the claim occurs

Loss Limit

The maximum value that you think you could lose in the worst possible year

Coinsurance*

Forest owners share of the risk with the insurers

Amount (currency)

%

* **Coinsurance** means you act as your own insurer for a proportion of the sum insured in exchange for a reduction in premium. This means that if there is a loss, we will pay you only the specified proportion of the net loss after the application of the deductible. 50% co-insurance means you pay 50% of the premium and receive 50% of a claim.

5. PHYSICAL INVENTORY AND VALUATION OF GROWING TREES

If you have a full schedule for your forests by location (latitude & longitude), name of location, county, planted area (ha), species, date of planting (age) and value, please attach.

Please attach any maps you have of the locations

Location	Latitude & longitude <i>Check your location on GoogleEarth</i>	Name of location	County & State	Planted Area (acres)	Main Species of trees	Average Age Trees (years)	Thinned in the last 4 years <i>Yes/No</i>	US\$ Value
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
TOTAL								

6. VALUING TREE CROPS

In case you have multiple industrial tree crops, please fill out the following chart for each type of tree crop.

Typical costs per hectare in US\$	Year 0 planting	Year 1	Year 2	Year 3	Year 4 + annual costs
Land preparation for planting <i>(exclude land clearing)</i>					
Seedlings & replacements					
Planting					
Crop chemicals					
Weeding					
Other					
TOTAL per hectare					

7. LOSS HISTORY

Has your plantation been damaged by Fire, Windstorm or Another Named Cause in the past 15 years?

Yes No

If you have no loss history information for the past 10 years, please explain reasons here _____

If Yes, please provide full details in the table below:

If you had more than one loss per year, please declare your losses per event.

Year of Loss	Total Area Damaged (acres)	Cause of Loss (fire, wind, etc.)	Value of Loss after salvage (currency)	Total Area of all your timberland in THIS year (acres)
2007				
2008				
2009				
2010				
2011				
2012				
2013				
2014				
2015				
2016				
2017				
TOTAL				

8. MANAGEMENT PLANS & CERTIFICATION

Do you have a management plan for your forest? Yes No
If yes, please attach your forest management plan

Is your forest certified within an international sustainability standard (FSC for example)?
 Yes No

Do you have your own firefighting plan? Yes No

Do you have any agreement with a neighbouring grower to fight fires in the area of your forests?
 Yes No

If yes, please provide name of co-operating grower or authority _____

9. FIRE MANAGEMENT

WATER SOURCES	Total No.	What is the water capacity (litres)?	Are these water sources available all year round? Yes or No
Water tanks / dams			
Natural river pools			
Rivers			

FIRE EQUIPMENT AND TEAMS	Number	Number of men per team/brigade
Own trained firefighting teams		
Fire brigade Camps		
Distance to local authority fire brigade (km)		
Tractors		
Bulldozers		
Road graders		
Trucks for transport		
Other		

FIRE TOWERS	Total No.	Materials type? (wood, metal, earth, concrete)	Height (m)	Are these towers manned everyday during the fire season?	How many fire detection cameras do you use? (e.g. EVS system)

DECLARATION

I declare that answers and statements made in this document are correct.

Name: _____

Signature: _____

Position: _____

Date: _____

RETURN TO:

Andrew.smyth@rfib.co.uk