



Farm Product Renewal Statement of Fact

THIS IS AN IMPORTANT DOCUMENT SO PLEASE READ IT IN FULL

This Statement of Fact is a record of the current information held by us in relation to the questions contained within this document. These answers are used to determine the renewal of your insurance and calculate the premium, exceptions, terms, and conditions, on which your policy is based. Aviva Insurance Ireland DAC, is the underwriter of this insurance product, with a registered office address at One Park Place, Hatch Street, Dublin 2, D02 E651.

The information contained within this Statement of Fact and any other document(s) previously provided by you to us, together with your Renewal Schedule and policy booklet, will form the contract between you and Aviva Insurance Ireland DAC for the period of insurance as stated in your enclosed policy renewal invite.

PLEASE READ THIS STATEMENT OF FACT CAREFULLY - You must check that all information contained in this Statement of Fact and the Renewal Schedule is correct. Some information held may be inaccurate (for example due to system migrations overtime). If any information shown on this Statement of Fact is incorrect or incomplete, please contact your intermediary or broker immediately to update this information.

Please remember that you are under a duty to answer all questions, which we ask, honestly and with reasonable care. Please ensure all answers and information given in this Statement of Fact and any other document(s) previously provided by you or your broker to us are complete and accurate.

This is for your own protection as if the information you provide is not accurate;

- your policy may not provide you with the cover you need,
- a claim may not be paid,
- the policy could be declared invalid and void or may be cancelled,
- you may encounter difficulties trying to purchase insurance elsewhere and
- you may breach the terms and conditions attaching to any loan.

Renewing this policy is deemed to be an acceptance that the information we hold, as outlined in this Statement of Fact document, is correct and has not altered.

Please note - any subsequent alterations to this Statement of Fact take precedence over the information contained within this version.

This product can be sold with or without advice in line with Central Bank of Ireland regulations. Aviva Insurance Ireland DAC (the underwriter of this insurance product), does not provide advice on the sale of this product.

You should keep copies of any supplementary questionnaires, documents, or letters you may be asked to supply to us as part of your application for insurance, for your future reference. Examples of such documents, where requested by us, may include intruder alarm specifications, engineer reports, or solicitors' letters.

Additional Duty of Disclosure for Non-Consumer Customers

PLEASE NOTE - IF YOU ARE NOT A CONSUMER (AS DEFINED BELOW) THE FOLLOWING DUTY ALSO APPLIES.

In addition to the above, you must also tell us about any other facts, which are likely to affect whether we agree to provide cover, or how we assess the risks proposed for insurance.

If you are not sure whether you should tell us about something, please tell us anyway. This is for your own protection because, if you do not give us all the information we need, the policy may not provide you with the cover you need, a claim may not be paid, the policy may be declared invalid and void or may be cancelled, and you may encounter difficulty trying to purchase insurance elsewhere. Where applicable, you should also be aware that failure to have property insurance in place could lead to a breach of the terms and conditions attaching to any loan secured on that property.

Consumer Definition:

Consumer means a 'consumer' as defined by section 2(1) of the Financial Services and Pension Ombudsman Act 2017. For the avoidance of doubt, the definition of 'consumer' shall include:

- (i) a natural person, not acting in the course of business,
- (ii) a sole trader, partnership, trust club or charity (not being a body corporate), with an annual turnover in its previous financial year (within the meaning of section 288 of the Act of 2014) of €3 million or less, or
- (iii) an incorporated body that
 - (a) had an annual turnover in its previous financial year (within the meaning of section 288 of the Act of 2014) of €3 million or less, and
 - (b) is not a body corporate that is a member of a group of companies (within the meaning of section 8 of the Act of 2014) with a combined annual turnover (in the previous financial year (within the meaning of section 288 of the Act of 2014) of the group of companies), of greater than €3 million.

Renewal Questionnaire

Our question	Your answer
Is the name of the Insured recorded on the Schedule correct?	Yes
Is the Address of the Insured recorded on the Schedule correct?	Yes
Is your business established or have operations located outside the Republic of Ireland that you have not already advised us about	No
Is the Business of the Insured recorded on the Schedule correct?	Yes
To the best of your knowledge and belief have you or any other person(s) material to this risk ever been refused any insurance or had a proposal declined, renewal refused, insurance cancelled, or special terms or conditions imposed by any insurer?	No
To the best of your knowledge and belief have you or any other person(s) material to this risk ever been convicted* of any offence of any nature (criminal or otherwise) or is any prosecution pending?	No
* An individual is not required to disclose a spent conviction when supplying information on past convictions. To determine whether or not a conviction is a 'spent conviction' under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016 please visit www.irishstatutebook.ie	
Have you or any principal in the business or any company in which you have had an interest been declared bankrupt, the subject of a Court Judgement (including court enforcement order enforced by a sheriff, bailiff, or other similar person or body), receivership, examinership, bankruptcy or liquidation proceedings or made any arrangement with creditors?	No
Have you or any principal in the business, or any business in which you have had an interest, ever been disqualified from being a company director?	No
Does the business involve use of radioactive substances or other sources of ionising radiation?	No