

Mitchell McConnell Insurance Ltd

Aquaculture Insurance Application Form For Stock held in Marine Locations

CONFIDENTIAL

Name and address of applicant:

Telephone number:
Facsimile number:
e-mail:
Contact name(s)

Please supply the name(s) and address of any parties whose interest should be noted in the insurance.

Locations

Site diagram: Provided

Site (#) and Coordinates	Year Established	Species

Site Details

Site	# of Holding Units (groups)	Size (area / Unit)	Construction (material)

Coverages

Please indicate which are the listed perils you wish to obtain cover against:

- | | | |
|------------------------------|-----|----|
| 1. Pollution. | Yes | No |
| 2. Theft and Malicious acts. | Yes | No |

3.	Predation or physical damage caused by predators or other aquatic organisms (but not by sea-lice or other ectoparasites)	Yes	No
4.	Storm, lightning, tidal wave, collision, sudden and unforeseen Structural failure of equipment	Yes	No
5.	Freezing, supercooling, ice damage.	Yes	No
6.	Deoxygenation due to competing biological activity or to changes in the physical or chemical condition of water, including upwelling and high water temperature	Yes	No
7.	Any other change in concentration of the normal chemical constituents of the water including change in pH or salinity	Yes	No
8.	Disease.	Yes	No

Certain of the above perils may not be available in specific locations.

Site Characteristics

Water Depth

Site	Depth of nets	Distance between bottom of nets and seabed at low water	Bottom

Wind

Site	Prevailing wind direction	Longest fetch direction	Longest fetch distance

Water characteristics

Site	Max. Wave height	Maximum current	Salinity		Temperature in Celsius	
			Min	Max	Min	Max

Water Quality

Site	Any history of Algal/ Plankton blooms or Jellyfish infestation?	Any Potential pollution sources at or in the vicinity of the site?	Is the site near an estuary or any possible sources of suspended solids?

If any answers above are "YES", please provide details and contingency plans (if appropriate) for future possible occurrences

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Predation

Site	Net type (bag or curtain) and mesh size	Scarer type and # of probes	Scarer power source

Note:

Are there any predator populations within the vicinity of the site? If so, what species, and does the legislation permit you to control their numbers?

General/ Miscellaneous

Site	Fallow practices?	Distance to shore base?	Any Shipping activity in the region?	Navigational markers on the site?

If fallowing is practiced, are there any regional agreements with other farmers in relation to their fallowing? If so, what are they?

Equipment

Moorings (attach mooring plan or sketch on back of this sheet for each cage group/site)

Site	Number and size	Age	Inspection frequency	When last inspected?	Nodes?

Nets

Site	Manufacturer(s)	Age of oldest net	Tagged?	Inspection frequency

How frequently are nets usually cleaned?

How frequently are nets changed?

Any additional comments?

Fish Health

Feed (manufacturer (s))

Average mortality

For which diseases do you screen?

Is there a Lab on site? (Yes/no)

If No, then what facility is used:

Independent fish-health consultants and veterinarians used:

Disinfection protocols used on site

Disease history over the past 5 years and estimate loss of each occurrence:

Vaccinations (which diseases)?

If health certification is provided, what is its scope and who is this issued by?

Any other Husbandry practices not mentioned above:

Past occurrences not claimed:

Any ISA occurrences in the past year?

Stock

Scale of Indemnity –

Size range	Value

Peak value Anticipated during the next 12 months:

Projections:

N.B. This figure will be the sum insured in the policy if you decide to proceed. It is therefore very important that it is not underestimated as the policy contains an average clause that will significantly reduce the amount of a claim payable if the value at risk at the time of loss exceeds the sum insured.

Maximum stocking density:

What month does this occur?

Supplier of ova, juveniles, or broodstock (Company):

How are weights checked and recorded?

How frequently?

Site	Number of fish on site	Maximum number of fish/cage
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Stocking changes planned (cage splitting?) for next 12 months?

STAFF

Site	Name of manager or key man	Years experience	Number of staff at site

(all key personnel at each site should be listed above, and C.V. obtained on each manager if possible)

Have you had any dispute or disagreement with any of your current or former employees that might, in your opinion increase the risk of a malicious act which could affect your stock?

Insurance Details

Current stock mortality insurers:

Expiry date: Aug

Coverage limit:

Deductible:

Has any insurer declined, cancelled, refused to renew or imposed restrictive terms on any stock mortality insurance you have arranged or applied for?

Please provide full details of all stock mortalities or losses other than normal trade losses during the past five years even if these did not result in an insurance claim.

In your opinion, are there any material facts, which might render the insurance of your stock a greater or lesser risk than would otherwise be the case?

N.B. Failure to disclose any relevant material facts may result in Insurers declining to pay a claim. It is, therefore, important that this question is answered correctly. If you are in any doubt as to whether a set of circumstances or a fact is material then you should disclose it.

DECLARATION (to be signed by the applicant)

N.B. Signing this form does not commit the applicant or the Insurers to complete the insurance contract, However, it is agreed that this form shall be the basis of the insurance contract should a policy be issued.

I warrant the truth and accuracy of the statements contained in this application form. I understand that any false statement or material fact not disclosed may prejudice my right to compensation under the insurance for which I am now applying.

I further declare that, to the best of my knowledge and belief, my stock are free from physical disability and in sound health and that all equipment, machinery and protective systems necessary for the containment and continuing survival of the stock are also in good condition.

Signed:

Date:

This application form has been issued by and should be returned to:

Mitchell McConnell Insurance Ltd.
660 Rothesay Ave, Suite 344, Saint John, New Brunswick,
Canada, E2L 3Y2
Email: chrisb@mitchellmccconnell.com
Or christineb@mitchellmccconnell.com

Phone: (506) 634-7200
Fax: (506) 633-1858