



> Farm Pack PDS

Product changes effective 1 March 2015

Rural Affinity continually assesses the clarity and appropriateness of its products. On 1 March 2015 a new Farm Pack PDS will come into effect and will be the basis of cover for all policies bound or renewed after that date. This document outlines the changes in that PDS compared to the cover that was in force previously.

Cover	Previously	Change to
<p>Common Section – Definitions – Sum Insured (Page 8).</p> <p><i>Noting GST will be in addition to the sum insured where applicable.</i></p>	<p>Sum Insured</p> <p>Means the total amount of insurance You have selected for a cover as shown on Your Schedule or in this PDS.</p>	<p>Sum Insured</p> <p>Means the total amount of insurance You have selected for a cover as shown on Your Schedule or in this PDS, not including GST. Where applicable, GST will be paid in addition to the Sum Insured.</p>
<p>Common Section – Insured Events – Fire/lightning – What is not covered (Page 11).</p> <p><i>Changed the exclusion for damage to property caused by fire as a result of any process involving the application of heat.</i></p>	<p>Damage to:</p> <ol style="list-style-type: none"> property caused by fire which was the result of any process involving the application of heat; any electrical appliance or device (including wiring) caused by artificially generated electric current. If it results in a fire, We will only cover the damage which was caused directly by the fire. 	<p>Damage to:</p> <ol style="list-style-type: none"> property which was the result of any process involving the application of heat; or any electrical appliance or device (including wiring) caused by artificially generated electric current. <p>If it results in a fire, We will only cover the damage which was caused directly by the fire.</p>
<p>Section 1. Domestic Buildings and Domestic Contents – What are Domestic Buildings? (Page 15).</p> <p><i>Clarified what we consider to be domestic outbuildings.</i></p>	<p>Domestic Buildings means domestic buildings shown on the Schedule including:</p> <ol style="list-style-type: none"> all fixtures permanently attached to the domestic building including garages, carports, water tanks and underground services; domestic outbuildings; swimming pools, saunas and spas that are permanently installed; and tennis courts, sealed driveways or paths (eg. concrete, paved or bitumen), retaining walls, gates and up to 500 metres of fencing in the immediate vicinity of Your domestic building. 	<p>Domestic Buildings means domestic buildings shown on the Schedule including:</p> <ol style="list-style-type: none"> all fixtures permanently attached to the domestic building including garages, carports, water tanks and underground services; domestic outbuildings used solely for domestic purposes and located within 100 metres of the insured domestic building; swimming pools, saunas and spas that are permanently installed; and tennis courts, sealed driveways or paths (eg. concrete, paved or bitumen), retaining walls, gates and up to 500 metres of fencing in the immediate vicinity of Your domestic building.

Cover	Previously	Change to
<p>Section 1. Domestic Buildings and Domestic Contents – Domestic Contents does not include (Page 16).</p> <p><i>Ride on mowers are now considered Domestic Contents when valued at less than \$5,000 when new rather than not exceeding 10hp.</i></p>	<p>Domestic Contents does not include:</p> <ol style="list-style-type: none"> 1. birds, animals and fish; 2. trees, hedges, shrubs and plants; 3. stock or plant used for business purposes; 4. Vehicles, ride on mowers exceeding 10hp engine capacity, motor cycles exceeding 250cc engine capacity, caravans, trailers, Air Vessels, aerial devices and spare parts, accessories or equipment belonging to them (note: limited cover is provided under the additional benefit for Vehicle accessories); 5. watercraft valued at more than \$10,000 or that are more than 4 metres in length; or 6. jet skis or other watercraft that require registration under state or territory legislation. 	<p>Domestic Contents does not include:</p> <ol style="list-style-type: none"> 1. birds, animals and fish; 2. trees, hedges, shrubs and plants; 3. stock or plant used for business purposes; 4. Vehicles, motor cycles exceeding 250cc engine capacity, caravans, trailers, Air Vessels, aerial devices and spare parts, accessories or equipment belonging to them (note: limited cover is provided under the additional benefit for Vehicle accessories); 5. watercraft valued at more than \$10,000 or that are more than 4 metres in length; 6. jet skis or other watercraft that require registration under state or territory legislation; or 7. ride on mowers valued at more than \$5,000 when new.
<p>Section 1. Domestic Buildings and Domestic Contents – Electric motor burn out – Domestic Buildings (Page 17).</p> <p><i>The Excess of \$250 has been replaced with the Excess shown on the Schedule for this section.</i></p>	<p>An Excess of \$250 applies to each claim under this additional benefit.</p>	<p>You must pay the Excess shown on the Schedule for this section.</p>
<p>Section 1. Domestic Buildings and Domestic Contents – Domestic Contents away from the Situation (Page 19).</p> <p><i>The limit for Domestic Contents away from the Situation has increased from \$5,000 per item or \$20,000 per event to \$10,000 per item and \$20,000 per event.</i></p>	<p>The most We will pay for the additional benefit is \$5,000 per item or \$20,000 per event, provided the Sum Insured for Your Domestic Contents is not otherwise exhausted. The additional benefit amount is included in, not in addition to, the Sum Insured.</p>	<p>The most We will pay for this additional benefit is \$10,000 per item or \$20,000 per event, provided the Sum Insured for Your Domestic Contents is not otherwise exhausted. For items which are not contained in a building which is fully enclosed by walls and a roof, We will not pay more than \$5,000 for loss or damage caused by Wind and water, Theft or Malicious Act(s).</p> <p>Where the item is insured under specified valuables on Your Schedule, the most We will pay is the Sum Insured for the item shown on Your Schedule.</p> <p>The additional benefit amount is included in, not in addition to, the Sum Insured.</p>
<p>Section 1. Domestic Buildings and Domestic Contents – Electric motor burn out – Domestic Contents (Page 19).</p> <p><i>The Excess of \$250 has been replaced with the Excess shown on the Schedule for this section.</i></p>	<p>An Excess of \$250 applies to each claim under this additional benefit.</p>	<p>You must pay the Excess shown on the Schedule for this section.</p>

Cover	Previously	Change to
<p>Section 1. Domestic Buildings and Domestic Contents – Basis of settlement – Domestic Buildings (Page 21). <i>The basis of settlement for Domestic Buildings now incorporates an option for indemnity.</i></p>	<p>Basis of settlement Domestic Buildings When We agree to pay a claim for Your Domestic Building(s), We will, at Our discretion, rebuild or repair Your Domestic Buildings as new, or pay You the cost to rebuild or repair. If the original materials used to build Your Domestic Building are not readily available, We will rebuild or repair the Domestic Building using materials which We believe are similar in type and quality. We will only pay to rebuild or repair that part of the Domestic Building which was actually damaged. We will not pay any additional costs to replace undamaged parts of the Domestic Building to create a uniform appearance. You must pay any Excess shown on the Schedule.</p>	<p>Basis of settlement Domestic Buildings Your policy Schedule indicates whether cover is provided for: 1. indemnity; or 2. replacement. Indemnity If Your Schedule indicates that cover is for indemnity, We will, at Our discretion: 1. pay You the current market value of the Domestic Building(s) at the time of the loss, damage or destruction; 2. replace or repair the Domestic Building(s) subject to an allowance for fair wear, tear, depreciation and improvement; or 3. pay You the cost of the replacement or repair of the Domestic Building(s) subject to an allowance for fair wear, tear, depreciation and improvement. Replacement If Your Schedule indicates that cover is for replacement, We will, at Our discretion, rebuild or repair Your Domestic Buildings as new, or pay You the cost to rebuild or repair. If the original materials used to build Your Domestic Building are not readily available, We will rebuild or repair the Domestic Building using materials which We believe are similar in type and quality. We will only pay to rebuild or repair that part of the Domestic Building which was actually damaged. We will not pay any additional costs to replace undamaged parts of the Domestic Building to create a uniform appearance. You must pay any Excess shown on the Schedule.</p>
<p>Section 2. Farm Property and Machinery – Insured Property – Fencing (at the situation), Harvested crop or produce (at the Situation) & Farm trees (at the Situation) (Page 25). <i>The description has been changed for Fencing, Harvested crop or produce or Farm trees from at the Situation to any of the Situations listed on the Schedule.</i></p>	<p>Fencing (at the Situation) Internal and boundary fencing, gates and electronic fencing (including transformers and energisers) which are listed on the Schedule. It does not mean fences and gates erected for domestic (non farming) purposes. Harvested crop or produce (at the Situation) Harvested crop or produce which are stored at the Situation. Harvested crops or produce includes: 1. grain; 2. hay; 3. cotton; 4. silage; 5. fruit and vegetables; 6. wool; and 7. milk. Farm trees (at the Situation) Trees used for windbreaks, shade or soil erosion control. It does not mean domestic garden trees or any plantations grown for commercial timber production or other commercial uses.</p>	<p>Fencing (at the Situation) Internal and boundary fencing, gates and electronic fencing (including transformers and energisers) at any of the Situations listed on the Schedule. It does not mean fences and gates erected for domestic (non farming) purposes. Harvested crop or produce (at the Situation) Harvested crop or produce which are stored at any of the Situation listed on the Schedule. Harvested crops or produce includes: 1. grain; 2. hay; 3. cotton; 4. silage; 5. fruit and vegetables; 6. wool; and 7. milk. Farm trees (at the Situation) Trees used for windbreaks, shade or soil erosion control at any of the Situations listed on the Schedule. It does not mean domestic garden trees or any plantations grown for commercial timber production or other commercial uses.</p>

Cover	Previously	Change to	
		INSURED PROPERTY	INSURED EVENTS
<p>Section 2. Farm Property and Machinery – Insured Property – Specified Machinery (anywhere in Australia) (Page 25).</p> <p><i>Added new category for specified machinery for non self propelled agricultural machinery or Vehicles.</i></p>	Not available	<p>Specified machinery (anywhere in Australia) Agricultural machinery, plant and towed implements which are listed on the Schedule. Specified machinery does not include self propelled agricultural machinery or Vehicles.</p>	<p>INSURED EVENTS</p> <ol style="list-style-type: none"> 1. Aircraft; 2. Earthquake; 3. Explosion; 4. Fire/lightning; 5. Impact; 6. Malicious Act(s) and; 7. Wind and Water.
<p>Section 2. Farm Property and Machinery – Basis of settlement – Livestock or harvested crop or produce (Page 28).</p> <p><i>The basis of settlement has been changed to separately describe livestock, harvested crops or produce and working dogs.</i></p>	<p>Livestock or harvested crops or produce In the event of a claim for livestock or harvested crops or produce, We will pay You the market value of livestock, harvested crops or produce, but limited to the Sum Insured.</p> <p>For livestock:</p> <ol style="list-style-type: none"> 1. The Sum Insured per animal will be the Sum Insured listed on the Schedule divided by the number of animals of that type at the Situation at the time of loss; and 2. You must provide Us with a veterinary certificate which provides satisfactory proof as to the cause of death, the identity of the animals and evidence to support the market value of the animals. 	<p>Livestock or harvested crops or produce Livestock In the event of a claim for livestock, We will pay You the market value of livestock but limited to the Sum Insured per animal. The Sum Insured per animal will be the Sum Insured listed on the Schedule divided by the number of animals of that type at the Situation at the time of loss.</p> <p>You must provide Us with a veterinary certificate which provides satisfactory proof as to the cause of death, the identity of the animals and evidence to support the market value of the animals.</p> <p>Harvested crops or produce In the event of a claim for harvested crops or produce, We will pay You the market value of the harvested crops or produce, but limited to the Sum Insured.</p> <p>Working dogs In the event of a claim for working dogs, We will pay You the market value of the working dog, but limited to the Sum Insured for the animal.</p> <p>You must provide Us with a veterinary certificate which provides satisfactory proof as to the cause of death, the identity of the animal and evidence to support the market value of the animal.</p>	
<p>Section 2. Farm Property and Machinery – Optional benefit – Unspecified farm buildings or other structures – The most We will pay (Page 31).</p> <p><i>The most We will pay has been changed to \$20,000 per item and allow an amount to be specified in the Period of Cover.</i></p>	<p>The most We will pay The most We will pay under this optional benefit during any one Period of Cover is \$20,000, or the amount specified on the Schedule. An Excess of \$250 applies to all claims under this optional benefit.</p>	<p>The most We will pay The most We will pay for any one item of unspecified farm buildings or other structures is \$20,000. The most We will pay during any one Period of Cover is the Sum Insured shown on Your Schedule for this optional benefit.</p> <p>An Excess of \$250 applies to all claims under this optional benefit.</p>	
<p>Section 2. Farm Property and Machinery – Optional benefit – Unspecified farm machinery – The most We will pay (Page 31).</p> <p><i>The most We will pay has been changed to allow an amount to be specified per item and in the Period of Cover.</i></p>	<p>The most We will pay The most We will pay under this optional benefit during any one Period of Cover is \$5,000 per item, or the amount specified on the Schedule. An Excess of \$250 applies to all claims under this optional benefit.</p>	<p>The most We will pay The most We will pay for any one item of unspecified farm machinery is the Sum Insured per item shown on Your Schedule. The most We will pay during any one Period of Cover is the Sum Insured shown on Your Schedule for this optional benefit.</p> <p>An Excess of \$250 applies to all claims under this optional benefit.</p>	

Cover	Previously	Change to
<p>Section 2. Farm Property and Machinery – Optional benefit – Contamination of milk or wine (Page 33). <i>This is a new optional benefit.</i></p>	Not available	<p>Optional benefit – Contamination of milk or wine</p> <p>The cover This optional benefit covers contamination of:</p> <ol style="list-style-type: none"> 1. Your milk in a vat or pipe in a milking shed or dairy; or 2. Your wine, grape juice or grape product contained in an appropriate storage system at the Situation during the Period of Cover. <p>Cover is provided only if:</p> <ol style="list-style-type: none"> 1. The farm building where the milk, wine, grape juice or grape product is stored is listed on Your Schedule; 2. The milk, wine, grape juice or grape product is contaminated by accident or by Malicious Act(s) and the contamination is directly caused by: <ol style="list-style-type: none"> a. A cleaning material or cleaning fluid used in the milking shed, dairy or storage area for wine, grape juice or grape product; or b. Introduction into the milk, wine, grape juice or grape product of foreign matter (other than bacteria). <p>The most We will pay We will pay the market value for milk, wine, grape juice or grape product in its form prior to the loss (i.e as bulk or bottled milk). The most We will pay under this optional benefit for any one Period of Cover is \$10,000 in respect of contamination of milk or \$25,000 in respect of contamination of wine, grape juice or grape products.</p>
<p>Section 2. Farm Property and Machinery – Optional benefit – Leakage of milk or wine (Page 33). <i>This is a new optional benefit.</i></p>	Not available	<p>Optional benefit – Contamination of milk or wine</p> <p>The cover This optional benefit covers the sudden and unforeseen leakage of Your milk, wine, grape or grape product.</p> <p>The most We will pay We will pay the market value for milk, wine, grape juice or grape product in its form prior to the loss (i.e as bulk or bottled product). The most We will pay under this optional benefit for any one Period of Cover is \$10,000 in respect of leakage of milk or \$25,000 in respect of leakage of wine, grape juice or grape products.</p> <p>An Excess of \$250 applies to all claims under this optional benefit.</p>

Cover	Previously	Change to
<p>Section 3. Farm Motor – The cover – comprehensive (page 34). <i>Incorporated clause to state if the Vehicle is declared a total loss We have the option to retain any salvage.</i></p>	<p>The cover – comprehensive If Your Schedule shows that the cover type is comprehensive, We will cover You for accidental loss (including Theft), damage or destruction to Your Vehicle. At Our option, We will:</p> <ol style="list-style-type: none"> 1. repair Your Vehicle; 2. pay You the reasonable cost of repairing Your Vehicle; 3. pay You the market value of Your Vehicle or the Sum Insured (whichever is the lesser) if the Schedule shows that cover is for market value; 4. pay You the agreed value of Your Vehicle if the Schedule shows that cover is for agreed value. 	<p>The cover – comprehensive If Your Schedule shows that the cover type is comprehensive, We will cover You for accidental loss (including Theft), damage or destruction to Your Vehicle. At Our option, We will:</p> <ol style="list-style-type: none"> 1. repair Your Vehicle; 2. pay You the reasonable cost of repairing Your Vehicle; 3. pay You the market value of Your Vehicle or the Sum Insured (whichever is the lesser) if the Schedule shows that cover is for market value; 4. pay You the agreed value of Your Vehicle if the Schedule shows that cover is for agreed value. <p>If Your Vehicle is declared a total loss, we may exercise Our option to retain any salvage, including accessories. If We do not exercise Our option, We will not have any obligation to remove such salvage.</p>
<p>Section 3. Farm Motor – Additional benefits – Excess free windscreen or window glass (page 37). <i>Was previously an additional benefit for Vehicles up to 2 tonnes and now optional benefit for Vehicles up to 2 tonnes.</i></p>	<p>Additional benefits – Vehicles up to 2 tonnes.</p>	<p>Optional benefit – Vehicles up to 2 tonnes Excess free windscreen or window glass If Your Vehicle is used for private use, Your Schedule shows that the cover type is comprehensive and that cover is provided for windscreens or window glass, We will pay the cost to replace or repair the windscreen or window glass if it is accidentally broken and the fracture extends through the entire thickness of the glass. You will not be required to pay the Excess on the first windscreen or window glass claim, per Vehicle, made under this cover during any one Period of Cover.</p>
<p>Section 3. Farm Motor – The cover- Fire and Theft; or Fire, Theft and Third Party (page 37). <i>Incorporated clause to state if the Vehicle is declared a total loss We have the option to retain any salvage.</i></p>	<p>The cover – Fire and Theft; or Fire, Theft and Third party If Your Schedule shows that the cover type is for Fire and Theft or Fire, Theft and Third party. We will cover You for physical loss or damage caused by:</p> <ol style="list-style-type: none"> 1. Theft; and/or 2. Fire. <p>At Our option, We will:</p> <ol style="list-style-type: none"> 1. repair Your Vehicle; 2. pay You the reasonable cost of repairing Your Vehicle; 3. pay You the market value of Your Vehicle; or 4. pay You the Sum Insured shown on your Schedule. 	<p>The cover – Fire and Theft; or Fire, Theft and Third party If Your Schedule shows that the cover type is for Fire and Theft or Fire, Theft and Third party. We will cover You for physical loss or damage caused by:</p> <ol style="list-style-type: none"> 1. Theft; and/or 2. Fire. <p>At Our option, We will:</p> <ol style="list-style-type: none"> 1. repair Your Vehicle; 2. pay You the reasonable cost of repairing Your Vehicle; 3. pay You the market value of Your Vehicle; or 4. pay You the Sum Insured shown on your Schedule. <p>If Your Vehicle is declared a total loss, we may exercise Our option to retain any salvage, including accessories. If We do not exercise Our option, We will not have any obligation to remove such salvage.</p>

Cover	Previously	Change to
<p>Section 3. Farm Motor – Other Important Matters – When You are not required to pay an Excess (page 40). <i>Have removed the requirement that Your claim is more than all Excesses payable under this policy.</i></p>	<p>When You are not required to pay an Excess You will not be required to pay an Excess provided all of the following criteria are met:</p> <ol style="list-style-type: none"> 1. Your Vehicle is involved in a collision with another Vehicle; 2. We agree that the driver of the other Vehicle was entirely at fault; 3. You provide Us with the correct registration number of the other Vehicles, the name and address of other driver and who they are insured with, and; 4. Your claim is more than all Excesses payable under this policy. <p>We will decide whether You contributed to the cause of the accident in our sole and absolute discretion.</p>	<p>When You are not required to pay an Excess You will not be required to pay an Excess provided all of the following criteria are met:</p> <ol style="list-style-type: none"> 1. Your Vehicle is involved in a collision with another Vehicle; and 2. We agree that the driver of the other Vehicle was entirely at fault; and 3. You provide Us with the correct registration number of the other Vehicles, the name and address of other driver and who they are insured with. <p>We will decide whether You contributed to the cause of the accident is Our sole and absolute discretion.</p>
<p>Section 7. Machinery Breakdown – Excess (Page 54). <i>The amount of the Excess is now shown on Your Schedule.</i></p>	<p>Excess A base Excess of \$100, will apply to each Breakdown.</p>	<p>Excess A base Excess shown in Your Schedule for specified Machinery will apply to each Breakdown.</p>