

Comparison

Section	Sub-section	Page	RAFP1017	Page	RAFP1218	Summary
Important Information	Change to the policy wording	-	<p>Change to the policy wording From time to time and where permitted by law, We may change parts of the policy wording. We will issue You with a new policy wording or an endorsement if the change will adversely affect You. For any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, We may either:</p> <ul style="list-style-type: none"> • communicate the changes to You at the earliest opportunity; or • issue an update on the Rural Affinity's website. <p>You can also contact Rural Affinity to find out what changes might have occurred and/or to obtain a paper copy of such notices on request.</p>	-	<p>Change to the policy wording From time to time and where permitted by law, We may change parts of the policy wording. We will only do so if, from the view of a person deciding whether to buy this insurance, the changes are not materially adverse to You. If We make such changes We may either:</p> <ul style="list-style-type: none"> • communicate the changes to You at the earliest opportunity; or • issue an update on the Rural Affinity's website. <p>You can also contact Rural Affinity to find out what changes might have occurred and/or to obtain a paper copy of such notices on request.</p>	Amended to acknowledge this clause would only be used for changes that are not materially adverse for the policyholder.
Significant risks	Excess amount	3	<p>Your policy does not cover any Excess amount....</p> <p>...</p> <p>The amount of the Excess You pay depends upon:</p> <ol style="list-style-type: none"> 1.... 2.... 3. any additional Excess that may apply. 	3	<p>Your policy does not cover any Excess amount....</p> <p>...</p> <p>The amount of the Excess You pay depends upon:</p> <ol style="list-style-type: none"> 1.... 2.... 3. any additional Excess that may apply (such as age Age Excess, Tipping Excess, Outside radius Excess, etc). 	Clarification regarding the types of additional excess that may apply.
General Information	Dispute resolution	5	<p>If your dispute is not resolved in a manner satisfactory to you, you may refer the matter to the Financial Ombudsman Service (FOS). For further details You can visit their website www.fos.org.au or contact them: GPO Box 3, Melbourne, VIC, 3001 1800 367 287 info@fos.org.au</p>	5	<p>If your dispute is not resolved in a manner satisfactory to you, you may refer the matter to the Australian Financial Complaints Authority (AFCA). For further details You can visit their website www.afca.org.au or contact them: GPO Box 3, Melbourne, VIC, 3001 1800 931 678 info@afca.org.au</p>	Reference to FOS replaced with reference to AFCA
Common Section	Excess	7	<p>Excess Means the amount which You must contribute towards a claim for each separate Occurrence. If there is more than one Excess for any claim or series of claims resulting from the one Occurrence, the Excesses will not be added together. Only the highest single Excess will apply under each section of cover (e.g. a Section is Domestic Buildings and Domestic Contents). Under the Farm Motor section of cover the Excess for a Vehicle is the basic Excess plus any additional Excesses which are applicable.</p>	7	<p>Excess Means the amount which You must contribute towards a claim for each separate Occurrence. If there is more than one Excess for any claim or series of claims resulting from the one Occurrence, then You will only need to pay the highest applicable Excess per Occurrence. The amount of the Excess You pay for any one Occurrence depends upon: 1. the standard or basic Excess amount; 2. any applicable voluntary Excess; and 3. any additional Excess that may apply (such as Age Excess, Tipping Excess, Outside radius Excess, or any other additional Excess specified)</p>	Clarification that where there is more than one excess applicable from a single Occurrence (for example, multiple policy sections impacted in a single loss), only the highest applicable excess will be payable.
	Definitions	9	<p>Vehicle ... 2. the lesser of \$5,000 or 25% of the Vehicle's Market Value for non-standard...</p>	9	<p>Vehicle ... 2. the lesser of \$5,000 or 25% of the Vehicle's market value at the time of loss for non-standard...</p>	Clarification that intent is to apply market value at the time of loss as 'Market Value' is not a defined term
	General claim conditions	14	<p>Bottom of page "This cover is separated into two parts. Part 1 covers Domestic Buildings and Domestic Contents Part 2 covers Domestic liability"</p>	14	<p>Section in parenthesis should appear on follow page as header (before Part 1)</p>	<i>Structural - correction to placement of words, no change to cover provided.</i>

Domestic Building & Domestic Contents	Domestic Buildings	15	Domestic Buildings means buildings shown on Your Schedule including: 1. ... 5. pipes, wires, power poles, solar panels, wind turbines and their storage batteries or meters... Domestic Buildings does not include: 1. ... 5. pipes, wires, power poles, solar panels, wind turbines and their storage batteries and meters... 11. solar panels, wind turbines and their storage batteries with a market value greater than \$10,000 (unless the item is listed separately on Your Schedule)	15	Domestic Buildings means buildings shown on Your Schedule including: 1. ... 5. pipes, wires, power poles, solar panels and wind turbines (including their accessories such as storage batteries and inverter) or meters... Domestic Buildings does not include: 1. ... 5. pipes, wires, power poles, solar panels and wind turbines (including their accessories such as storage batteries and inverter) and meters... 11. solar panels and wind turbines (including their accessories such as storage batteries and inverter) not used primarily for domestic purposes; ... 14. Domestic Contents, Farm Buildings or Other Structures, Shelter as defined under Section 2 Farm Property and Machinery	Clarification that cover for solar panels and wind turbines extends to accessories with examples provided (ie not limited to storage batteries and meters) Removal of monetary limit on solar panels covered under Domestic Buildings, but must be used primarily for domestic purposes Clarification that items more appropriately covered under another policy section (for example, Farm Contents) are not included as Domestic Buildings.
	Domestic Contents	16	Domestic Contents means domestic contents shown on Your Schedule including: 1. ... 10. watercraft valued at less than... 16 Domestic Contents does not include: 1. ... 5. watercraft valued at more than \$10,000 or that are more than four metres in length or greater than 10hp; 6. ... 7. ride on mowers valued at more than \$8,000 when new	16	Domestic Contents means domestic contents shown on Your Schedule including: 1. ... 10. watercraft with a market value less than... 16 Domestic Contents does not include: 1. ... 5. watercraft with a market value more than \$10,000, more than four metres in length or greater than 10hp; 6. ... 7. ride on mowers with a new replacement value more than \$8,000. 8. solar panels, wind turbines (including their accessories such as batteries and inverter) unless specifically insured. 9. spoiled food, except as provided under the Additional benefit - Spoilage of refrigerated and frozen food; or 10. Domestic Buildings or Farm Contents Harvested Crop or Produce and General Property as defined under Section 2 Farm Property and Machinery	Clarification that relevant value for watercraft is market value Clarification that relevant value for ride on mowers is new replacement value. Clarification that cover for solar panels and wind turbines extends to accessories with examples provided (ie not limited to storage batteries and meters). Clarification that except as written back under the relevant additional benefit, spoilage of refrigerated and frozen food is excluded. Clarification that items more appropriately covered under another policy section (for example, Farm Contents) are not included as Domestic Contents.
Specified Valuables	16	Unless shown separately on Your Schedule, We will not pay more than \$20,000 for any item, pair, set, collection or system... 1. ... 5. \$2,000 per item including accessories for Model Aircraft or UAVs.	16	Unless shown separately on Your Schedule, We will not pay more than \$20,000 for any item, pair, set, collection or system... 1. ... 5. \$2,000 per item for Model Aircraft or UAVs, including their accessories.	Clarification of wording regarding for model aircraft and UAV's, no change to cover provided. Section also repositioned to place above Specified Domestic Contents.	
The cover	17	We will cover Domestic Buildings and Domestic Contents which are listed on Your Schedule against physical loss, damage or destruction which Occurs at the Situation.	17	We will cover Domestic Buildings and Domestic Contents which are listed on Your Schedule against physical loss, damage or destruction which occurs at the Situation.	Clarification that common interpretation of 'occurs' is applicable as opposed to 'Occurs' as a defined under the policy.	
Occupied Domestic Buildings	17	For Domestic Buildings which are occupied...by accidental damage or Theft	17	For Domestic Buildings which are occupied...by accidental damage or theft	Clarification that common interpretation of 'theft' is applicable as opposed to 'Theft' as a defined under the policy.	
Alternative accommodation	17	If We accept a claim for Your Domestic Building and We agree that ...We will pay: 1. a. the reasonable cost to remove and store Your Domestic Contents... b. the cost of similar alternative accommodation...	17	If We accept a claim for Your Domestic Building and We agree that...We will pay: 1. a. the reasonable costs incurred to remove and store Your Domestic Contents... b. the costs incurred of similar alternative accommodation...	Clarification that cover applies to costs incurred	
Landlords fixtures & fittings	18	"...We will consider landlord's fixtures, fittings and fixed carpopts as being part of..."	18	"...We will consider landlord's fixtures, fittings and fixed carpets as being part of..."	Correction to wording, to reference 'carpets' not 'carpopts'	
Mortgage discharge	18	We will pay Your legal costs to discharge Your mortgage...	18	We will pay Your legal costs incurred to discharge Your mortgage...	Clarification that cover applies to costs incurred	

Domestic Building & Domestic Contents (continued)	Statutory costs	19	Where We have paid a claim under this cover We will also pay the costs necessary to meet the requirements...	19	Where We have paid a claim under this cover We will also pay the costs incurred necessary to meet the requirements...	Clarification that cover applies to costs incurred
	Trees and plants	19	We will pay the cost to replace any trees or plants...	19	We will pay the costs incurred to replace any trees or plants...	Clarification that cover applies to costs incurred
	Domestic Contents away from the Situation	19	We will pay for loss, damage or destruction to Your Domestic Contents while they are away from the Situation but within Australia or New Zealand	20	We will pay for loss, damage or destruction to Your Domestic Contents while they are away from the Situation anywhere in the world .	Extension of cover - Domestic Contents away from the Situation now covered anywhere in the world (not limited to Australia and New Zealand) <i>Structural - positioning of title and first paragraph moved so that entire clause appears on one page</i>
		19	No cover is provided for: 1. ... 6. ride on mowers valued at more than \$8,000 when new	20	No cover is provided for: 1. ... 6. ride on mowers with a new replacement value more than \$8,000	Clarification that value applicable to ride on mowers is new replacement value
		20	Unless the item is insured as Specified Valuable on Your Schedule...provided the Sum Insured for Your Domestic Contents is not otherwise exhausted. The amount for Domestic Contents... The most We will pay for this additional benefit....We will not pay more than \$5,000 for loss or damage caused by Wind and water, Theft or Malicious Act(s).	20	Unless the item is insured as Specified Valuable on Your Schedule...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). The amount for Domestic Contents...	<i>Structural - positioning of words has changed (third paragraph deleted and incorporated in first paragraph) but no change to cover provided.</i>
	Spoilage of frozen food	21	Spoilage of frozen food	21	Spoilage of refrigerated and frozen food	Correction to title to recognise additional benefit applies also to refrigerated food
	Specific exclusions applicable to Domestic Buildings and Domestic Contents	22	Nil	22	16. erosion, landslide or earth movement other than as a direct result of storm, earthquake, explosion or escaping of liquid and occurring no more than 72 hours after the event.	New exclusion
	Basis of Settlement - Domestic Contents	23	For mobile phones...For example, the depreciated value of a phone purchased for \$500 four years ago will be calculated as \$500 - (4 x \$100 (\$500 x 20%)) - \$100).	-	Nil	Depreciation no longer applied to mobile phones
	Excess	23	Your Excess will be increased by \$750 for any claim for loss or damage to solar panels, wind turbines and their storage batteries.	24	Your Excess will be increased by \$750 for any claim for loss or damage to solar panels and wind turbines (including any accessories such as batteries and inverter)	Clarification that cover for solar panels and wind turbines extends to accessories with examples provided (ie not limited to storage batteries and meters)
	Specific Limits - Domestic Buildings	24	For solar panels, wind turbines...separately on Your Schedule as Specified Domestic Contents.	-	Paragraph deleted	Policy amended to remove \$10,000 limitation in respect of solar panels and wind turbines
	Part 2 - Domestic liability	24	Nil	25	Specific definitions In this section there are words that have a special meaning which appear with a capital letter. You/Your/Yourself In respect of the cover provided under this section, the definition on page 9 is extended to include any related entity.	<i>Structural - change of font size and repositioning of text for title.</i> Specific definition added to ensure cover extends to property transferred to the insured but not yet under insured title (for example, property transferred through inheritance)
		25	There is no Excess applicable to Part 2 - Domestic Liability	26	Excess There is no Excess applicable to Part 2 - Domestic Liability	<i>Structural - inclusion of clause title</i>

Farm Property & Machinery	The cover	26	We will cover insured property which is listed on Your Schedule against physical loss, damage or destruction which Occurs as a direct result of an Insured Event.	27	We will cover insured property which is listed on Your Schedule against physical loss, damage or destruction which occurs as a direct result of an Insured Event.	Clarification that common interpretation of 'occurs' is applicable as opposed to 'Occurs' as a defined under the policy.
	Insured Property - Farm Contents	27	Farm Contents does not include: 1. ... 11. Other Structures	28	Farm Contents does not include: 1. ... 11. Other Structures 12. General Property	Clarification that General property items excluded under Farm Contents as more appropriately covered separately under General property.
	Insured Property - Other Structures (at the Situation)	27	Other Structures does not include: 1. ... 2. Infrastructure... 5. Fencing...	28	Other Structures does not include: 1. ... 2. Infrastructure... 5. fencing...	<i>Structural, 'Infrastructure' not a defined term</i> Clarification that common interpretation of 'fencing' is applicable as opposed to 'Fencing' as a defined under the policy
	Insured Property - Death of Livestock (anywhere in Australia)	29	...Livestock does not include: 1. Domestic animals...	30	...Livestock does not include: 1. domestic animals...	<i>Structural, 'Domestic' not a defined term</i>
	Insured Property - Harvested Crop or Produce (at the Situation)	29	Harvested crops or produce which are stored at any of the Situations listed on Your Schedule. Harvested crops or produce includes	30	Harvested Crops or Produce which are stored at any of the Situations listed on Your Schedule. Harvested Crops or Produce includes	Clarification that 'Crops or Produce' as defined in the policy is applicable, as opposed to common interpretation of 'crops or produce'
	Insured Property - General Property (anywhere in Australia)	29	General property (anywhere in Australia)	30	General Property (anywhere in Australia)	<i>Structural - title amended</i>
	Additional benefits - Alterations and additions	30	We will cover new Farm Buildings or alterations...	31	We will cover new Farm Buildings (not listed on Your Schedule) or alterations...	Clarification that new Farm Buildings means those not listed on the Schedule
	Additional benefits - Removal of debris	30	Where We have agreed to pay a claim under this policy, We will also pay the reasonable cost to remove and dispose of debris...	31	Where We have agreed to pay a claim under this policy, We will also pay the reasonable costs incurred to remove and dispose of debris...	Clarification that cover applies to costs incurred
	Additional benefits - Temporary protection	30	Where a farm building has been damaged...	31	Where a Farm Building has been damaged...	Clarification that 'Farm Building' as defined in the policy is applicable, as opposed to common interpretation of 'farm building'
	Additional benefits - Vet fees	30	If Your insured livestock or working dogs are injured... We will also cover...insured livestock or working dogs... This cover is limited to 20% of the Sum Insured for livestock or working dogs	31	If Your insured Livestock or Working Dogs are injured... We will also cover...insured Livestock or Working Dogs ... This cover is limited to 20% of the Sum Insured for Livestock or Working Dogs	Clarification that 'Livestock' and 'Working Dogs' as defined in the policy are applicable, as opposed to common interpretation of 'livestock' or 'working dogs'
	Basis of Settlement - Farm Buildings, Farm Contents, Other Structures and Shelters	31	Farm Buildings, Farm Contents, Other structures and Shelters Your Policy Schedule indicates whether cover is provided for: 1. indemnity; or 2. replacement	32	Farm Buildings, Farm Contents, Other Structures and Shelters Your Policy Schedule indicates whether cover is provided for: 1. indemnity; or 2. replacement Unspecified Farm Buildings and Other Structures Items listed in Your Schedule under Unspecified Farm Buildings and Other Structures will be covered for replacement.	Clarification that the basis of settlement for Unspecified Farm Buildings and Other Structures will always be replacement.
	Basis of Settlement - Farm Buildings, Farm Contents, Other Structures and Shelters	31	Replacement For replacement cover to apply: 1. any replacement, restoration...must commence within 6 months... If this does not happen, We will not pay more than the amount which would have been paid if the work had been commenced within 6 months of the loss or damage.	32	Replacement For replacement cover to apply: 1. any replacement, restoration...must commence within 12 months... If this does not happen, pay the claim to Your insured property on the basis of the cover being indemnity as outlined above;	Period of time allowed to commence replacement or restoration extended to 12 months. Policy amended to note that if replacement or restoration does not commence within 12 months, basis of settlement will revert to indemnity.
	Basis of Settlement - Hay	-	Nil	34	Hay In the event of a claim for hay, We will pay You the market value of the hay at the time it was destroyed, but limited to the Sum Insured. No reinstatement of the Sum Insured will be provided for hay.	Policy amended to note that reinstatement provisions do not apply to Hay
	Basis of Settlement - Harvested Crops or Produce	33	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...	34	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 ...	Clarification that 'Harvested Crops or Produce' as defined in the policy is applicable, as opposed to common interpretation of 'harvested crops or produce'
Basis of Settlement	33	Working dogs In the event of a claim for working dogs, We will pay You the market value of the working dog but limited...	34	Working Dogs In the event of a claim for Working Dogs , We will pay You the market value of the Working Dog but limited...	Clarification that 'Working Dogs' as defined in the policy is applicable, as opposed to common interpretation of 'working dogs'	

Farm Property & Machinery (continued)	Basis of Settlement - General Property	-	Nil	34	General Property We will at Our discretion 1.rebuild, replace or repair Your insured property; or 2.pay You the reasonable cost You would incur to rebuild, replace or repair the damaged parts of the insured property at the time of the loss or damage; or 3.pay You the Sum Insured shown on your Schedule for the insured property item.	Basis of settlement for General property now included, not previously addressed.
	Basis of Settlement - Shelter Belts, Vines or Commercial Plantations	33	...	35	...	Clarification that basis of settlement calculation will take into account the number of hectares damaged or destroyed.
	The most We will pay	33	In the event of a claim for Commercial Plantations, We will pay You the Commercial Plantation Sum Insured per hectare...	35	In the event of a claim for Commercial Plantations, We will pay You the Commercial Plantation Sum Insured per hectare multiplied by the number of hectares damaged or destroyed...	
	Specific limits	34		35		Structural - increase in font size
	Specific limits - Livestock	34	The most We will pay for any one animal is \$2,000...	35	The most We will pay for any one animal is \$2,000, unless a higher amount per animal is specified on Your Schedule.	Structural - increase in font size Policy amended to recognise that a higher sum insured may have been agreed and noted on the Schedule
	Excess	34	For claims for solar panels, wind turbines and the associates batteries...	35	For claims for solar panels and wind turbines (including their accessories such as batteries and inverter)	Clarification that cover for solar panels and wind turbines extends to accessories with examples provided (ie not limited to storage batteries and meters)
	Optional benefit - Accidental damage	34	Accidental damage This optional benefit only applies if Your Schedule shows that cover is provided for accidental damage. The cover This optional benefit covers Your farm buildings, farm contents, other structures and specified items (listed on Your Schedule) against loss...	36	Accidental damage This optional benefit only applies if Your Schedule shows that the insured property item is covered for accidental damage. The cover This optional benefit covers Your Farm Buildings, Farm Contents, Other Structures and insured property listed on Your Schedule with this optional benefit being selected against loss...	Structural - font size for header increased Clarification that insured property items must be listed on the Schedule for cover to apply. Clarification that Farm Buildings, Farm Contents and Other Structures are as defined in the policy.
	Optional benefit - Increased costs	36	The cover If Your Schedule shows that cover... 1. ... 3. due to loss, damage or destruction to pasture caused by Fire The additional expenses must be reasonably incurred...as a result of the disruption to Your Farming Business.	37	The cover If Your Schedule shows that cover... 1. ... 3. due to loss, damage or destruction to pasture caused by Fire, where an excess of \$250 will apply for each claim The additional expenses must be reasonably incurred...as a result of the disruption to Your Farming Business. We will not pay under this optional benefit for a cost insured under another part of this policy	Clarification that \$250 excess applies to pasture loss as this is the only instance where a loss will not have already been addressed under another policy section. Clarification that cover will only be available where the loss is not already insured under another part of this policy
	Optional benefit - Increased costs	36	Excess The Excess shown on Your Schedule under Farm Property...	-	Nil	Excess under optional benefit removed noting excess will have already been applied under policy section triggering cover (Farm Property and Machinery or Farm Motor) except as noted below
	Optional benefit - Contamination of milk or wine	38	Cover is provided only if: 1. the farm building where the milk...is listed on Your Schedule;	39	Cover is provided only if: 1. the farm building where the milk...is listed on Your Schedule; or	Clarification that cover is provided where either point is satisfied, not both

Farm Motor	Basis of settlement	39	If Your Vehicle is: 1. ... 4. it is damaged beyond repair or stolen and not recovered within two years of manufacture and before it has travelled 40,000 kilometres; and 5. ...	41	If Your Vehicle is: 1. ... 4. damaged beyond repair or stolen and not recovered within two years of manufacture; and 5. ...	Requirement for Vehicle to have travelled less than 40,000 kms removed
	Basis of settlement - Farm Motor	40	If Your Vehicle is declared a total loss, We may... If Your Vehicle is declared a total loss, We may...	41	If Your Vehicle is declared a total loss, We may...	<i>Structural - paragraph had been repeated</i>
	Removal of debris	41	If Your Vehicle is carrying goods or produce at the time of an accident, We will cover the reasonable cost to clean up and remove any debris	42	If We or You do not agree to retain the salvage in the event of Your Vehicle being declared a total loss or Your Vehicle is carrying goods or produce at the time of an accident, We will cover the reasonable cost to clean up and remove any debris	Cover extended to provide removal of debris where salvage is not retained by either party
	Replacement vehicle	41	(Change to title only)	42	Replacement or additional Vehicle	<i>Structural - title amended to more accurately reflect coverage</i>
	Basis of Settlement - Private Motor	42	If Your Vehicle is insured as Private Motor...: 1. repair Your Vehicle; or 2. pay You the reasonable cost of repairing Your Vehicle; or 3. ...	43	If Your Vehicle is insured as Private Motor...: 1. repair Your Vehicle; 2. pay You the reasonable cost of repairing Your Vehicle; 3. ...	<i>Structural - 'or' removed from end of points 1 and 2</i>
Basis of Settlement - Farm Motor	43	If Your Vehicle is insured as Farm Motor...: 1. repair Your Vehicle; or 2. pay You the reasonable cost of repairing Your Vehicle; or 3. ...	42	If Your Vehicle is insured as Farm Motor...: 1. repair Your Vehicle; 2. pay You the reasonable cost of repairing Your Vehicle; 3. ...	<i>Structural - 'or' removed from end of points 1 and 2</i>	
Farm Liability	Specific definitions	48	Nil	49	You/Your/Yourself In respect of the cover provided under this section, the definition on page 9 is extended to include any related entity.	Specific definition added to ensure cover extends to property transferred to the insured but not yet under insured title (for example, property transferred through inheritance)
	Exclusions - Equestrian and horse riding	50	Liability arising out of the conduct or hosting..... This exclusion will not apply to horse riding incidental to...	51	Liability arising out of the conduct or hosting.....	<i>Structural - second paragraph deleted as dealt with dealt with under 'Horse riding incidental to equestrian activities' exclusion</i>
	Additional benefit (new)	-	Nil	54	Landing Areas We will pay for property damage and personal injury claims that arise from the maintenance by you of any landing areas on your farm. "Landing area" includes any area on which aircraft land, take off or are housed, serviced or operated. However, we will not pay any amount if: 1. the landing area does not comply with all the relevant regulations, statutes and by-laws in force; and 2. you operate the landing area for financial gain/benefit.	Policy extended to include cover automatically
Land Transit	The cover	53	Insured Property 1. Farm Produce; 2. Vehicles; 3. Farm supplies to be used in the Farming Business; 4. Farm Machinery; 5. Plant and Equipment; and 6. Livestock	55	Insured Property 1. Harvested Crops and Produce; 2. Vehicles; 3. Farm Contents; and 4. Farm Machinery; where used in Your Farming Business: <u>1. livestock</u>	Clarification of cover provided using defined terms Cover extended to Farm Contents as opposed to farm supplies
	Basis of Settlement	54	For property insured other than livestock... For Livestock, We will pay you...multiplied by the quantity of Livestock lost or destroyed.	56	For property insured other than livestock... For Livestock, We will pay you...multiplied by the quantity of livestock lost or destroyed.	Clarification that common interpretation of 'livestock' is applicable in this instance, as opposed to 'livestock' as defined in the policy
	Specific Limits	54	Livestock The most We will pay for any one animal is \$2,000 or 20% of the Sum Insured shown in Your Schedule, whichever is the lesser.	56	Livestock The most We will pay for any one animal is \$2,000.	The most We will pay is no longer limited to 20% of the Sum Insured
	Optional benefits - Accidental damage	55	We will cover You for physical loss or damage to: 1. Farm Produce; 2. Vehicles; 3. Farm Machinery; and 4. Plant and Equipment	56	We will cover You for physical loss or damage to: 1. harvested crops and produce; and where used in Your Farming Business: 2. Vehicles; 3. farm supplies and consumables; 4. plant, tools and equipment; 5. farm machinery	Clarification that general definition of terms applies (removal of capitalisation)

Farm Theft	The Cover	56	We will cover You for theft of items listed in the Farm Property section (excluding General Property) up to the limits shown in the Schedule	57	We will cover You for theft of items You have insured under Section 2 Farm Property and Machinery (excluding General Property) up to the limits shown in Your Schedule	Clarification that cover is provided for all items insured under Section 2 Farm Property and Machinery as opposed to those specifically listed under Section 2 Farm Property and Machinery
	Additional benefits - Damage for Farm Buildings	56	Damage to farm buildings This additional benefit covers any reasonable costs to repair damage to Your farm buildings caused...	57	Damage to Farm Buildings This additional benefit covers any reasonable costs to repair damage to Your Farm Buildings caused...	Clarification that Farm Buildings are as defined in the policy.
	Basis of Settlement		Farm Contents, Farm Buildings, Other Structures, Harvested Crops or Produce and Shelters In the event of a claim... 1. pay You the Sum Insured specified for the item(s) at the time of loss or damage; 2. ... Livestock For Livestock, We will pay You...	58	Farm Contents, Farm Buildings, Other Structures, Fencing and Trellising and Shelters In the event of a claim... 1. pay You the Sum Insured shown on Your Schedule for the insured property item under Section 2 Farm Property and Machinery ; 2. ... Farm Machinery For Farm Machinery, at Our option We will do one of the following: 1. repair Your machinery; or 2. pay You the reasonable cost of repairing Your machinery; or 3. pay You the market value of Your machinery of the Sum Insured under Section 2 Farm property and Machinery (whichever is the lesser). The Farm Machinery Sum Insured is inclusive of all accessories. If Your machinery 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. Livestock For Livestock, We will pay You... Harvested Crops or Produce and Working Dogs We will pay the market value of the insured property item, but limited to the Sum Insured for the insured property item shown on Your Schedule under Section 2 Farm Property and Machinery.	Clarification that Basis of Settlement for Farm Contents, Farm Buildings, Other Structures and Shelters is the Sum Insured shown on Your Schedule Basis of Settlement for Fencing and Trellising, Farm Machinery and Working Dogs now included Clarification that Basis of Settlement for Harvested Crops or Produce will be the market value of the insured property item, limited to the Sum Insured for the property item under Section 2 Farm Property and Machinery
The most We will pay	58	Farm Contents, Farm Buildings, Other Structures, Harvested Crops or Produce and Shelters Unless the Sum Insured for Theft has been reinstated, the most We will pay during any one Period of Cover is the Sum Insured listed on Your Schedule plus any amount payable under the additional benefits section of this cover. Refer to page 13 of the Common Section for details of the reinstatement of Sum Insured provisions. Specified Farm Machinery Unless specified otherwise in Your Schedule, the most We will pay for any one claim for any item insured as Specified Farm machinery is \$10,000. The most We will pay for all claims during any one Period of Cover for Specified Farm Machinery is the Sum Insured shown on Your Schedule. Livestock Unless specified otherwise in Your Schedule, the most We will pay is \$2,000 per animal and unless agreed by Us in writing, the most We will pay any one claim is \$5,000. The most We will pay for all claims during any one Period of Cover for Livestock is the Sum Insured shown on Your Schedule. Unspecified Farm Machinery Unless specified otherwise in Your Schedule, the most We will pay for any one claim for item insured as Unspecified Farm Machinery is \$5,000. The most We will pay for all claims during any one Period of Cover for Specified Farm Machinery is the Sum Insured shown on Your Schedule.	59	The most We will pay for all claims under the Theft section during any one Period of Cover is the Sum Insured for Theft listed on your Schedule plus any amount payable under the additional benefits section of this cover. Refer to page 13 of the Common section for details of the reinstatement of Sum Insured provisions and definition of Theft. Farm Contents, Farm Buildings, Other Structures, Harvested Crops or Produce, Shelters and Working Dogs For Farm Contents, Farm Buildings, Other Structures, Harvested Crops or Produce, Shelters and Working Dogs, the most We will pay is the Sum Insured specified for the item under Section Two Farm property and Machinery or the Sum Insured for Theft, whichever is the lesser. Specified Farm Machinery Unless insured separately as Specified Farm Machinery under Theft in Your Schedule, the most We will pay for any one claim for any item insured as Specified Farm machinery is \$10,000. Livestock Unless insured separately as Livestock under Theft in Your Schedule, the most We will pay is \$2,000 per animal and unless agreed by Us in writing, the most We will pay any one claim is \$5,000. Unspecified Farm Machinery Unless insured separately as Unspecified Farm Machinery under Theft in Your Schedule, the most We will pay for any one claim for any item insured as Unspecified Farm Machinery is \$5,000. General property includes Theft as an Insured Event under the Farm property and Machinery section. Excess The Excess shown on Your Schedule applies to each claim.	Clarification that the most We will pay for Farm Contents, Farm Buildings, Other Structures, Harvested Crops or Produce, Shelters and Working Dogs will be lesser of the Sum Insured listed under Farm Theft or Farm Property and Machinery (plus any applicable additional benefits);	

Machinery Breakdown	Additional benefits	-	Nil	60	<p>Electronic data Where We have paid a claim under this cover, We will also pay the reasonable cost of restoring electronic files, data and software programs installed on Your Machinery. We will not pay for upgrades of software programs or where software programs have not been previously installed.</p> <p>Unless specified otherwise, the most We will pay during the Period of Cover for this additional benefit is \$5,000, providing the Sum Insured for Your Machinery item is not otherwise exhausted. The additional benefit amount is included in, not in addition to the Sum Insured.</p>	Policy amended to specifically note cover provided in respect of Electronic data
	Exclusions	60	--- 18. consequential loss of any kind; or	61	--- 18. consequential loss of any kind; or 19. electronic files, media, data or software programs unless covered under the additional benefit for electronic data.	Policy amended to exclude cover for Electronic data except as specified in the new Additional benefit (see above)
	The most We will pay (Optional benefit - Deterioration of refrigerated goods)	62	Unless the Sum Insured for this optional benefit....or the amount shown on Your Schedule. An Excess of \$250 applies to each claim under this optional benefit.	63	Unless the Sum Insured for this optional benefit....or the amount shown on Your Schedule. The Excess shown in Your Schedule for this optional benefit applies per claim.	Clarification that the excess applicable will be as shown in the Schedule