

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

General	Various references to 'Great Lakes' replaced with 'Certain Underwriters at Lloyds'
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General Information					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Policy limits	3	'What limits may be applicable to You in the event of a claim, inclusive of GST'	3	'What limits may be applicable to You in the event of a claim. All limits are stated exclusive of GST'	Clarification GST to be added to claims settlement
Jurisdiction	6	'Should any dispute arise in relation to Your policy, it will be dealt with in the Australian state or territory where You purchased the product and in accordance with the laws of that Australian state or territory.'	6	'Should any dispute arise in relation to Your policy, it will be submitted to the exclusive jurisdiction of the courts in the Australian state or territory where You purchased the product and in accordance with the laws of that Australian state or territory.'	Clarification of intention with regard to applicable courts

Policy Wording – Common Section					
Definitions					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Excess	7	'Excess will apply under each cover'	7	'Excess will apply under each section of cover (eg a section is Domestic Buildings and Domestic Contents)'	Clarification that excess applies under each section
Farming Business	7	Means the farming activities shown on the Schedule and carried on by You at the Situation.	7	Means the farming activities shown on Your Schedule and carried on by You at the Situation. It includes attendance at markets, field days, agricultural shows and the like for the sole purpose of representing Your farming business.	Expanded to recognise additional farming activities
Farm Contracting		Nil	7	'Means farm contracting services provided to others by You that are incidental to and are generally consistent with the Farming Business described in Your Schedule.'	New definition
Model Aircraft		Nil	8	'Means a small-sized, radio controlled, unmanned aircraft flown solely for sport and recreation.'	New definition
Period of Cover	8	Means the time You are insured under the policy. The time starts at 9am on the "From" date and ends at 4pm on the "To" date shown on the Schedule.	8	Means the time You are insured under the policy. The time starts at 4.00pm AEST on the "From" date and ends at 4.00pm AEST on the "To" date shown on Your Schedule.	Clarification policy inception and expiry dates set at 4.00pm AEST
Personal Injury	8	'Means: 1...	8	'Means: 1...	Clarification that write back for assault and battery only applies to action that is

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		5. assault and battery which is not committed by You or at Your direction unless it Occurs to prevent or eliminate danger to any person or property.'		5. assault and battery which is not committed by You or at Your direction unless it Occurs to prevent or eliminate danger to any person or property, provided such action is reasonable under the circumstances and does not constitute a criminal act'	reasonable and not criminal in nature.
Unmanned Aerial Vehicle (UAV)		Nil	9	Means a remotely piloted aircraft, also known as a drone, generally fitted with a camera, and not used for: 1. payment or reward; or 2. in any consulting activities; or 3. surveillance or investigation activity for a third party.	New definition
Vehicle	9	'The Vehicle includes: 1. standard tools and the manufacturer's fitted equipment; 2. fitted equipment costing not more than \$1,000 per item when new, including equipment belonging to Your employees; and 3. any additional fitted equipment shown on Your Schedule.'	9	'The Vehicle includes: 1. standard tools and factory fitted genuine accessories; and 2. the lesser of \$5,000 or 25% of the Vehicle Sum Insured per Vehicle for non-standard fitted accessories, including fitted equipment belonging to Your employees; and 3. any additional fitted equipment noted in Your Schedule.'	Clarification of fitted accessories; limited amended to \$5,000 or 25% of sum insured per Vehicle, whichever lesser (previously \$1,000 per item)
You/Your/Yourself	9	'The following people are also insured: .. 2. The person's unmarried children'	9	'The following people are also insured: .. 2. The person's children'	Children no longer limited to unmarried
Insured Events					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Aircraft	10	What is covered / What is not covered '...Air Vessel, other aerial devices...'	10	What is covered / What is not covered '...Air Vessel, Model Aircraft, UAV or other aerial devices...'	Exclusions expanded to incorporate Model Aircraft and UAVs
Wind & Water	12	What is not covered 'Damage caused directly or indirectly to: 1. gates, fences, retaining walls, textile awnings, including shade cloth, hail net or blinds; 2. buildings (or their contents) which are under construction or re-construction unless they are enclosed and under a roof with all outside doors and windows permanently in place; 3. farm contents while not contained in a building; or'	12	What is not covered 'Damage caused directly or indirectly to: 1. gates, fences, retaining walls, textile awnings, including shade cloth, hail net, plastic covered structures or blinds; 2. Domestic Buildings or Farm Buildings (or their Domestic Contents or Farm Contents) which are under construction or re-construction unless they are enclosed and under a roof with all outside doors and windows permanently in place. This exclusion will only apply if the damage occurred as a direct	Exclusion expanded to incorporate damage caused directly or indirectly to plastic covered structures; reference to Domestic Buildings or Farm Buildings (previously buildings); clarification that damage to Domestic Buildings or Farm Buildings (previously buildings) during construction only applicable if damage results directly from construction or reconstruction; clarification that hay and grain only covered if stored as specified.

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				<p>result of construction or re-construction;</p> <p>3. Farm Contents while not contained in a Building or Other Structure unless designed to operate in the open air;</p> <p>4. Hay & Grain whilst not contained in a soundly constructed, fully enclosed building or sealed fixed or movable silo (not including field bin, chaser bin, bunker or pit); or</p>	
General exclusions					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
General exclusions	13	<p>This policy does not cover any loss, damage, destruction or liability caused by, or arising directly or indirectly from:</p> <p>....</p> <p>7. lawful seizure, confiscation or requisition...However, We will pay for damage that Occurs as a result of the order if it prevents or attempts to prevent a loss that would be covered under this policy.'</p>	13	<p>This policy does not cover any loss, damage, destruction or liability caused by, or arising directly or indirectly from:</p> <p>....</p> <p>7. lawful seizure, confiscation or requisition...However, We will pay for damage that Occurs as a result of the order if it prevents or attempts to prevent a loss that would be covered under this policy; or</p> <p>8. claims for losses for which insurance is prohibited by law;</p> <p>9. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto; or</p> <p>10. Claims relating to Your breach of any laws, regulations or acts relating to privacy.</p> <p>Sanctions Limitation and Exclusion Clause</p> <p>We will not pay any claim or be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.</p>	Amended to address Talbot/Lloyd's requirements including malicious use of pathogenic or poisonous biological materials, sanctions and privacy

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Reinstatement of Sum Insured for Domestic Buildings and Domestic Contents, Farm Property and Machinery, Land Transit, Farm Theft and Machinery Breakdown		Nil	13	<p>Unless specified otherwise in the relevant section, where we have paid a claim under the Domestic Buildings and Domestic Contents, Farm Property and Machinery, Land Transit, Farm Theft or Machinery Breakdown sections, the amount by which the Sum Insured has been reduced as a consequence of the claim will be automatically reinstated from the date of the loss, damage or liability unless:</p> <ol style="list-style-type: none"> 1. You fail to pay any additional premium which We require; 2. the Period of Cover during which the claim Occurred has ended; 3. the policy has been cancelled; or 4. You have advised in writing that the reinstatement is not required or We have advised in writing that the reinstatement will not be provided. <p>Notwithstanding the above, the amount We will pay in respect of any one claim will not exceed the Sum Insured plus any applicable Additional benefit. The amount We will pay under any section, including reinstatements for Additional benefits where the limit is provided in addition to the Sum Insured, will not exceed twice the Sum Insured during any one Period of Cover.</p> <p>Reinstatement will not apply in the event of a total loss. Cover for any item(s) declared a total loss will automatically be cancelled.</p>	Clarification of intent throughout policy, dealt with in one central location in PDS; expansion of cover (application to additional sections); clarification of total limit available.

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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Domestic Buildings & Domestic Contents					
Specific Definitions					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Domestic Buildings	15	<p>What are Domestic Buildings? 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; 4. 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 does not include:</p> <ol style="list-style-type: none"> carpets, internal blinds or curtains; ... 8. any structure used primarily for business use, with or without the provision for accommodation; <p>For Domestic Buildings which are leased to tenants or occupied by Your employees, We will consider landlord’s fixtures, fittings and fixed carpets as being part of the Domestic Building. The most We will pay for these items is \$20,000, provided the Sum Insured for Your Domestic Building is not otherwise exhausted.</p>	15	<p>Specific definitions In this section there are words that have a special meaning which appear with a capital letter.</p> <p>Domestic Buildings Domestic Buildings means domestic buildings shown on Your Schedule including:</p> <ol style="list-style-type: none"> all fixtures permanently attached to the domestic building including garages, carports and patios; 4. tennis courts, sealed driveways or paths (eg. concrete, paved or bitumen), retaining walls, gates and up to 500 metres of fencing or garden trellising in the immediate vicinity of Your domestic building; and 5. pipes, wires, power poles, solar panels, wind turbines and their storage batteries and meters, including underground services up to a depth of 1.5 metres; and 6. water tanks and water pumps permanently connected to the domestic building and primarily used for domestic purposes. <p>Domestic Buildings does not include:</p> <ol style="list-style-type: none"> carpets, internal blinds or curtains; ... 8. any structure used primarily for business use, with or without the provision for accommodation; 9. any buildings or infrastructure you are not responsible for; 10. pipes, wires, power poles, solar panels, wind turbines and their storage batteries or meters not permanently connected to the domestic building or which are not used primarily for the purpose of the supply of water, drainage, sewerage, communication and power to the domestic building; 	<p>Patios and garden trellising now included in definition;</p> <p>Clarification cover includes pipes, wires, power poles, solar panels, wind turbines and their storage batteries, meters, water tanks and water pumps permanently connected to the Domestic building;</p> <p>Solar panels with a market value greater than \$10,000 need to be separately listed on the Schedule;</p> <p>Landlords fixtures and fittings moved to Additional benefits.</p>

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				<p>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);</p> <p>12. underground services beyond a depth of 1.5 metres; and</p> <p>13. water tanks and water pumps not permanently connected to the domestic building and primarily used for domestic purposes.</p>	
Domestic Contents	15	<p>Domestic Contents means domestic contents shown on the Schedule including:</p> <p>1. ...;</p> <p>6. sporting equipment...'</p> <p>Domestic Contents does not include:</p> <p>1. ...</p> <p>5. watercraft valued at more than \$10,000 or that are more than four metres in length;</p> <p>6. ...; or</p> <p>7. ride on mowers valued at more than \$5,000 when new.</p> <p>Unless shown separately on Your Schedule, We will not pay more than \$20,000 for any item, pair, set, collection or system unless the item is listed separately on Your Schedule. For some items, lower limits apply. These are shown below:</p> <p>1. ...</p> <p>3. \$10,000 per item or collection and \$20,000 per event for jewellery, art, watches, gold, silver or other precious metals or stones, stamp, coin, note or medal collections or firearms; or</p> <p>4. \$5,000 for loss or damage to items by Wind and water, Theft or Malicious Act(s) which Occurs while the item is not contained in a building which is fully enclosed by walls and a roof;</p>	16	<p>Domestic Contents means domestic contents shown on Your Schedule including:</p> <p>1. ...;</p> <p>6. sporting equipment , Model Aircraft, UAVs and toys but not whilst in use</p> <p>...</p> <p>10. watercraft valued at less than \$10,000 or that are less than four meters in length or less than 10hp.</p> <p>Domestic Contents does not include:...'</p> <p>1. ...</p> <p>5. watercraft valued at more than \$10,000 or that are more than four metres in length or greater than 10hp;</p> <p>6. ...; or</p> <p>7. ride on mowers valued at more than \$8,000 when new.</p> <p>Specified Domestic Contents Specified Domestic Contents are items listed separately on Your Schedule. These items are of a higher value than the defined limits for Domestic Contents and/or are of a unique nature (eg. artwork, special collections). The amount for Specified Domestic Contents is included in, not in addition to, the Sum Insured for Domestic Contents.</p> <p>Specified Valuables Specified Valuables are items listed separately on Your Schedule which may be taken away from the Situation. These personal items are of a higher value than the defined limits for Domestic Contents (eg.</p>	<p>Model aircraft, UAVs and toys included in definition.</p> <p>Watercraft exclusion under definition includes watercraft greater than 10hp; only ride on mowers valued more than \$8,000 when new excluded.</p> <p>Specified Domestic Contents and Specified Valuables now defined</p> <p>Clarification that lower limits specified apply per claim; \$2,000 limit for Model aircraft and UAV's noted</p>

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				<p>jewellery).</p> <p>Where an item is insured as Specified Valuables on Your Schedule, the most We will pay for that item is the Sum Insured for that item shown on Your Schedule. The Sum Insured for Specified Valuables is in addition to the Sum Insured for Domestic Contents.</p> <p>Unless shown separately on Your Schedule, We will not pay more than \$20,000 for any item, pair, set, collection or system unless the item is listed separately on Your Schedule. For some items, lower limits apply. These are shown below:</p> <ol style="list-style-type: none"> 1. ... 3. \$10,000 per item or collection and \$20,000 per claim for jewellery, art, watches, gold, silver or other precious metals or stones, stamp, coin, note or medal collections or firearms; 4. \$5,000 per claim for loss or damage to items by Wind and water, Theft or Malicious Act(s) which Occurs while the item is not contained in a building which is fully enclosed by walls and a roof; or 5. \$2,000 per item including accessories for Model Aircraft or UAVs. 	
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Additional Benefits when Domestic Buildings are insured

Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Preamble		Various Additional benefits stating that the 'additional benefit amount is included in, not in addition to, the Sum Insured	17	Unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.	Inclusion of statement that 'unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.' Specific additional benefits amended accordingly.
Construction materials		Nil	17	Construction materials We will pay for loss, damage or destruction of materials stored at the Situation for the purpose of construction, reconstruction, alteration, renovation or repair of any existing or new Domestic Building at the Situation.	New Additional benefit

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				The most We will pay under this additional benefit is \$10,000.	
Extra cost of reinstatement		Nil	18	<p>Extra cost of reinstatement We will pay for the extra cost of reinstatement necessarily incurred by You to comply with the requirements of any Act of Parliament or regulation made under any by-law or regulation of any municipal or other statutory authority and not otherwise recoverable under the terms and conditions of the policy.</p> <p>This cover is in addition to the Domestic Building Sum Insured and is limited to 10% of the Sum Insured for the damaged Domestic Building. We will not cover any additional cost incurred in complying with any Act, regulation, by-law or requirement which You had been required to comply with prior to the happening of the damage.</p>	New Additional benefit
Landlords fixtures & fittings		Nil	18	<p>Landlords fixtures & fittings For Domestic Buildings which are leased to tenants or occupied by Your employees, We will consider landlord's fixtures, fittings and fixed carports as being part of the Domestic Building. The most We will pay for these items is \$20,000 during any one Period of Cover, provided the Sum Insured for Your Domestic Building is not otherwise exhausted.</p>	New Additional benefit
Mortgage discharge	17	<p>Mortgage discharge We will pay Your legal costs to discharge Your mortgage if Your claim is for a total loss of Your Domestic Building. We will pay this in addition to Your Sum Insured</p>	18	<p>Mortgage discharge We will pay Your legal costs to discharge Your mortgage if Your claim is for a total loss of Your Domestic Building. All payments under this additional benefit are in addition to the Sum Insured for the Domestic Building.</p>	Structural, language aligned with PDS
Additional Benefits when Domestic Contents are insured					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Preamble		Various Additional benefits stating that the 'additional benefit amount is included in, not in addition to, the Sum Insured	19	Unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.	Inclusion of statement that 'unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.' Specific additional benefits amended accordingly.

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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<p>Children attending boarding school or university</p>	<p>18</p>	<p>Children attending boarding school or university We will cover Your children’s Domestic Contents while they are attending boarding school, college or university on a full time basis. Cover is only provided: 1. for loss or damage that occurs at the child’s place of residence or at the educational institution; and 2. if the child is under 25 years of age. The most We will pay for this additional benefit is \$5,000 per item or \$20,000 per Occurrence, 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>19</p>	<p>Children attending boarding school, college or university We will cover Your children’s Domestic Contents at their permanent place of residence while they are attending boarding school, college or university on a full time basis. Where Your children's Domestic Contents are away from the boarding school, college or university they are attending, cover will be provided in accordance with additional benefit Domestic Contents away from the Situation. Cover is only provided if the child is under 25 years of age. The most We will pay for this additional benefit is \$5,000 per item or \$20,000 per Occurrence, provided the Sum Insured for Your Domestic Contents is not otherwise exhausted.</p>	<p>Clarification that ‘Domestic contents away from Situation’ provisions apply if contents away from boarding school, college or university.</p>
<p>Domestic Contents away from the Situation</p>	<p>19</p>	<p>No cover is provided for: 1. ... 6. ride on mowers valued at more than \$5,000 when new; 7. surfboards, surf skis, canoes or other watercraft unless at the time of the loss the item was in a locked building or Vehicle; or 8. sporting equipment while in use. 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). Where an item is insured as specified valuables on Your Schedule, the most We will pay for that item is the Sum Insured for that item shown in Your Schedule.</p>	<p>19</p>	<p>No cover is provided for: 1. ... 6. ride on mowers valued at more than \$8,000 when new; or 7. sporting equipment, Model Aircraft, UAVs and toys while in use. Unless the item is insured as Specified Valuables on Your Schedule, the most We will pay for this additional benefit is \$10,000 per item or \$20,000 per claim, provided the Sum Insured for Your Domestic Contents is not otherwise exhausted. The amount for Domestic Contents away from the Situation is included in, not in addition to, the Sum Insured for Domestic Contents.</p>	<p>Ride on mower value increased to \$8,000; Exclusion for surfboards, surf skis, canoes or other watercraft unless at the time of the loss the item was in a locked building or Vehicle now removed; Model Aircraft, UAVs and toys excluded whilst in use; \$5,000 limitation for Wind and water, Theft or Malicious Act(s) removed</p>
<p>Credit cards</p>	<p>19</p>	<p>If Your credit or debit card is lost or stolen and used fraudulently by an unauthorised person who is not</p>	<p>20</p>	<p>If Your credit or debit card is lost or stolen and used fraudulently by an unauthorised person who is not</p>	<p>Clarification that any payment will only be in excess of any compensation available from the</p>

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		part of Your Family, We will compensate You for unauthorised charges. However, We will only pay Your claim if: 1. You have advised the card organisation within 24 hours of the loss; 2. ...		part of Your Family, We will compensate You for any unauthorised charges in excess of compensation available from the card organisation or provider. However, We will only pay Your claim if: 1. You have advised the card organisation or provider in accordance with their requirements and in any event no later than within 24 hours after discovery of the loss; 2. ...	card organisation or provider; notification conditions include adhering to any provider requirements; notification required within 24 hours after discovery of the loss (previously within 24 hours of loss).
Spoilage of frozen food	20	... We will not pay for loss or damage to food contained in a refrigerator or freezer if: 1. ... 2. the refrigerator or freezer was more than 15 years old, based on the date of manufacture.	21	... We will not pay for loss or damage to food contained in a refrigerator or freezer if: 1. ... 2. in respect of motor burn out, the refrigerator or freezer was more than 15 years old, based on the date of manufacture.	Clarification that age of refrigerator or freezer only relevant to motor burn out

Optional benefit when Domestic Buildings and Domestic Contents are insured

Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Flood	21	This optional benefit only applies if Your Schedule shows that cover is provided for Flood The cover – Flood ... The most We will pay under this optional benefit is \$20,000, provided the Sum Insured for Your Domestic Buildings and Contents is not otherwise exhausted. This optional benefit amount is not in addition to the Sum Insured.	21	This optional benefit only applies if both Your Domestic Buildings and Domestic Contents are insured under this policy and Your Schedule shows that cover is provided for Flood The cover – Flood The most We will pay under this optional benefit is \$20,000 any one Period of Cover, provided the Sum Insured for Your Domestic Buildings and Contents is not otherwise exhausted. This optional benefit amount is included in, not in addition to, the Sum Insured for Domestic Buildings and Domestic Contents	Clarification that Domestic Building and Contents must be insured for cover to apply; clarification that \$20,000 limit applies per Policy Period.

Specific exclusions applicable to Domestic Buildings and Domestic Contents

Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Exclusions	21	The Domestic Buildings and Domestic Contents cover does not cover any loss, damage or destruction caused by: 1. ... 12. water damage where water has entered Your Domestic Building through an opening created for alterations, renovations or repairs.	22	The Domestic Buildings and Domestic Contents cover does not cover any loss, damage or destruction caused by: 1. ... 12. water damage where water has entered Your Domestic Building through an opening created for alterations, renovations or repairs;	Additional exclusions for subsidence/settlement, removal/weakening of supports, gradual escape of liquid; Model aircraft, UAV's and toys excluded whilst in use

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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		<p>You are not covered for loss, damage or destruction to:</p> <ol style="list-style-type: none"> 1. ... 2. sport or recreation equipment while being used for the purpose that it was intended. 		<p>13. subsidence, settlement, shrinkage, vibration or expansion in Your Domestic Buildings, foundations, walls or pavements;</p> <p>14. the removal or weakening of or interference of/to supports or foundations for the purpose of alterations, extensions, renovations or repairs; or</p> <p>15. the gradual escape of water over a period of time where You or a reasonable person in the circumstances could be expected to have been aware of such gradual escape of liquid.</p> <p>You are not covered for loss, damage or destruction to:</p> <ol style="list-style-type: none"> 1.... 2. sport or recreation equipment, Model aircraft or UAV's or toys while being used for the purpose that it was intended 	
Basis of settlement					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Domestic Buildings	21	<p>Indemnity</p> <p>If Your Schedule indicates that cover is for indemnity, We will, at Our discretion:</p> <ol style="list-style-type: none"> 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. 	22	<p>Indemnity</p> <p>If Your Schedule indicates that cover is for indemnity, We will at Our discretion:</p> <ol style="list-style-type: none"> 1. pay You the current market value of the insured property at the time of the loss, damage or destruction or the Sum Insured shown on Your Schedule for the insured property, whichever is the lesser; or 2. rebuild, replace or repair the insured property subject to allowance for fair wear, tear, depreciation and improvement; or 3. repair damaged parts of the insured property subject to an allowance for wear, tear, depreciation and improvement. <p>If We have decided to repair or rebuild Your insured property and You do not wish to repair or rebuild Your insured property, We will deduct an amount from any claim settlement for depreciation, wear and tear, based on age and condition.</p>	<p>Option for Sum Insured payout (at our discretion).</p> <p>Deduction for wear and tear, based on age and condition, will be applied to cash settlements</p>
		Replacement			

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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	<p>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.</p> <p>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.</p> <p>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.</p> <p>You must pay any Excess shown on the Schedule.</p>	<p>Replacement</p> <p>If Your Schedule indicates that cover is for replacement, We will at Our discretion:</p> <ol style="list-style-type: none"> 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, or 3. pay You the Sum Insured shown on Your Schedule for the insured property item. <p>If the original materials used to build Your Domestic Buildings are not readily available, We will rebuild or repair the Domestic Building using materials which We believe are similar in type and quality.</p> <p>We will only pay to rebuild or repair that part of the insured property which was actually damaged. We will not pay any additional costs to replace undamaged parts of the insured property to create a uniform appearance.</p> <p>For replacement cover to apply:</p> <ol style="list-style-type: none"> 1. any replacement, restoration, rebuilding or repair must commence within 6 months of the loss or damage occurring. 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; 2. for insured property which is only partially damaged, We will not pay more than the amount which would have been paid if the property had been completely destroyed; and 3. the replacement may occur at another site at the Situation to suit Your requirements. However, We will not pay more than if the replacement was carried out at the original site. <p>If We have decided to repair or rebuild Your Domestic Buildings and You do not wish to repair or</p>	<p>Option for Sum Insured payout (at our discretion). Conditions regarding replacement introduced including requirement for work to start within 6 months; payment for partial damage will not exceed sum insured; replacement can occur at another site but payment will not exceed sum insured.</p>
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Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				rebuild Your Domestic Buildings, We will deduct an amount from any claim settlement for depreciation, wear and tear, based on age and condition.	
Domestic Contents	22	<p>When We agree to pay a claim for Your Domestic Contents We will replace or repair Your Domestic Contents as new, or pay You the cost to replace or repair.</p> <p>Where possible, We will match materials and items. However, where this is not possible, We will use materials or items which in Our opinion are as near as reasonably possible.</p> <p>For mobile phones or computer equipment which are less than two years old, We will repair or pay the cost to repair or replace the item. For mobile phones or computer equipment which are more than two years old, We will repair or pay the depreciated value of the item, whichever is the lesser. The depreciated value will be determined by depreciating the purchase price of the item at a rate of 20% per annum from the date of purchase.</p> <p>We will not pay:</p> <ol style="list-style-type: none"> 1. for carpets or floor coverings, internal blinds, curtains and other Domestic Contents in any room in which the loss, damage or destruction did not happen; or 2. more than the value of a single article when the article is part of a set or pair. 	23	<p>When We agree to pay a claim for Your Domestic Contents We will at Our discretion:</p> <ol style="list-style-type: none"> 1. replace or repair Your Domestic Contents as new; or 2. pay You the reasonable cost You would incur to replace or repair the damaged parts of the insured property, or 3. pay You the Sum Insured shown on Your Schedule for Your Domestic Contents. <p>Where possible, We will match materials and items. However, where this is not possible, We will use materials or items which in Our opinion are as near as reasonably possible.</p> <p>For mobile phones or computer equipment which are less than two years old, We will repair or pay the cost to repair or replace the item. For mobile phones or computer equipment which are more than two years old, We will repair or pay the Depreciated Value of the item, whichever is the lesser.</p> <p>The Depreciated Value is determined by depreciating the purchase price of the item at a rate of 20% per annum from the date of purchase. For example, if the item is 5 years old and had an original purchase price of \$1,000, the Depreciated Value is \$327.68 (e.g $\\$1,000 \times 0.8 \times 0.8 \times 0.8 \times 0.8 \times 0.8$)</p> <p>We will not pay:</p> <ol style="list-style-type: none"> 1. for carpets or floor coverings, internal blinds, curtains and other Domestic Contents in any room in which the loss, damage or destruction did not happen; or 2. more than the value of a single article when the article is part of a set or pair. 	Option for Sum Insured payout (at our discretion). Example included to illustrate application of depreciation

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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Excess					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Excess	22	You must pay any Excess shown on the Schedule or in this PDS	23	<p>For Domestic Buildings and Domestic Contents the Excess shown on Your Schedule applies to each claim.</p> <p>Your Excess will be increased by \$750 for any claim for loss or damage to solar panels, wind turbines and their storage batteries.</p>	Additional excess of \$750 to apply for solar panels, wind turbines and their storage batteries
The most We will pay					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
The most We will pay	22	<p>The most We will pay For any Occurrence, the most We will pay is the Sum Insured shown on the Schedule unless the cover states that the benefit is in addition to the Sum Insured.</p>	24	<p>Unless Your Sum Insured has been reinstated and unless otherwise indicated in this section, the most We will pay for any claim is the Sum Insured shown on Your Schedule.</p> <p>Refer to page 13 of the Common Section for details of the reinstatement of Sum Insured provisions.</p> <p>Specific limits Domestic Buildings For Domestic Buildings which are leased to tenants or occupied by Your employees, We will consider landlord’s fixtures, fittings and fixed carpets as being part of the Domestic Buildings. The most We will pay for these items is \$20,000 during any one Period of Cover, provided the Sum Insured for Your Domestic Building is not otherwise exhausted. For solar panels, wind turbines and their storage batteries, the most We will pay is \$10,000 during any one Period of Cover, unless the item is listed separately on Your Schedule as Specified Domestic Contents.</p> <p>Specified Valuables Where an item is insured as specified valuables on Your Schedule, the most We will pay is the Sum Insured for that item shown in Your Schedule.</p>	Clarification that Sum Insured applies any one Policy Period unless reinstatement applies; clarification that specific limits apply during any one Period of Cover to Domestic Buildings (landlords fixtures & fittings \$20,000, solar panels wind turbines and their storage batteries \$10,000) and Specified Valuables.

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

Domestic Liability					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Exclusions	23	This policy does not cover legal liability arising from: 1... 8. the use of any: a. caravan, trailer, motor bike or Vehicle... b. watercraft (except toy or model watercraft, surf boards, sail boards, surf skis or wave skis); c. Air Vessel or other aerial devices (not including a toy kite or model aeroplane); ...	25	This policy does not cover legal liability arising from: 1... 8. the use of any: a. caravan, trailer, motor bike over 250cc or Vehicle... b. watercraft more than four metres in length and greater than 10hp or any other watercraft (including jet skis) that require registration under any state or territory legislation; c. Air Vessel or other aerial devices (not including a toy kite, Model Aircraft, or a UAV not used commercially or for any form of economic gain and used in accordance with the Civil Aviation Safety Authority (CASA) regulations);	Clarification that exclusion only applies to motorbikes over 250cc; Clarification of watercraft to be excluded; Write back for UAV's not used commercially or economic gain provided they are used in accordance with CASA requirements
Excess		Nil	25	There is no Excess applicable to Part 2 – Domestic Liability	Structural; clarification that there is no excess applicable to Domestic Liability

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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Farm Property and Machinery

Specific Definitions

Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Specific definitions		Nil	26	Specific definitions for Farm Property and Machinery In this section there are words that have a special meaning which appear with a capital letter. The meanings of these words are listed in the following table, which Insured Events are covered and whether cover is limited to the Situation or anywhere in Australia.	Structural; any changes to definitions described below

The Cover

Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
The Cover	24	We will cover insured property as set out in the table below which is listed on the Schedule against physical loss, damage or destruction which Occurs as a result of an Insured Event. All claims will be settled in accordance with the basis of settlement on page 28. The insured property must belong to You or be in Your physical and legal control. The following table shows which Insured Events are covered and whether cover is limited to the Situation or anywhere in Australia. The cover provided by each of the Insured Events is explained in the Common Section on pages 10-12.	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. The insured property must belong to You or be in Your physical and legal control. All claims will be settled in accordance with the basis of settlement on page 28. The cover provided by each of the Insured Events is explained in the Common Section on pages 10-12.	Structural

Insured Property

Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Farm Buildings (at the Situation)	24	Any building or other permanent structure listed on the Schedule, including: 1. attached stock yards, water tanks, grain or feed silos and fixed elevators that form part of the building or structure; ... 4. other pipeline services which are designed to	26	Farm buildings are listed on Your Schedule and include: 1. buildings or other permanent structures used for the purpose of operating Your Farming Business; 2. attached stock yards, water tanks, solar panels, wind turbines and their associated batteries, grain or feed silos and fixed elevators that form part of the	Clarification that only pipeline services up to 1.5 metres below ground that are designed to operate in conjunction with Farm buildings are included; clarification as to what is not included under Farm buildings.

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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		operate in conjunction with the insured building(s) and for no other purpose; and 5. landlords fixtures and fittings.		building or structure; ... 5. other pipeline services (up to 1.5 metres below ground) which are designed to operate in conjunction with the insured Farm building(s) and for no other purpose; and 6. landlords fixtures and fittings Farm buildings does not include: 1. Domestic Buildings; 2. Shelters; 3. Farm Contents: 4. Other Structures: 5. Agricultural Machinery; 6. Fencing; or 7. Livestock or beehives	
Farm Contents (anywhere in Australia)	24	Machinery, plant and implements of every description, farm office equipment and all other contents not more specifically described. Farm contents does not include: 1... 2. any animal unless specifically noted on the Schedule as covered; 3. Self propelled agricultural machinery, specified machinery, Vehicles, craft designed for use on water or in the air, including their accessories; 4... 5. any curio or work of art for an amount greater than \$500 unless the item is listed on the Schedule; ... 8. non harvested crops or vegetation; 9. hay and produce; or 10. fencing	27	Farm tools, equipment, supplies and consumables for use in the Farming Business. Farm contents does not include: 1. ... 2. any animal, livestock or beehives unless specifically noted on the Schedule as covered; 3. Farm Machinery (as described on page 28 under Specified Farm Machinery), Vehicles, craft designed for use on water or any Air Vessel or any aerial devices; 4. ... 5. any curio or work of art for an amount greater than \$500 unless the item is listed on the Schedule as Farm Contents; ... 8. growing crops, plants, trees, vines or vegetation; 9. hay, wool, cotton, milk, silage, wine, grain, fruit, vegetables or produce; 10. fencing or trellising; or 11. Other Structures	Clarification that: Unless specifically noted, livestock and beehives excluded; All Farm Machinery excluded (as more appropriately covered elsewhere in PDS) as well as Air Vessels and aerial devices; Other Structures excluded (as more appropriately covered elsewhere in PDS); Unless specifically listed as Farm Contents (as opposed to just listed on the Schedule), curio or works of art excluded; Plants, trees & vines excluded (as more appropriately covered elsewhere in PDS); Wool, cotton, milk, silage, wine grain, fruit & vegetables excluded (as opposed to just 'produce'); trellising excluded
Other structures (at the Situation)	24	Free standing structures which are designed to operate in the open air and which are not insured as farm buildings. Other structures include: 1. stock yards;	27	Other structures are listed on Your Schedule and include: 1. free standing structures which are designed to operate in the open air;	Clarification that: Cover only extends to power/telephone lines and poles for which the insured is responsible; Solar panels, wind turbines and their

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

		2.... 5. power/telephone lines and poles		<p>2. stock yards; 3. ... 6. power/telephone lines and poles for which You are responsible; 7. solar panels, wind turbines and their associated batteries; and 8. irrigation pumps and pipes</p> <p>Other Structures does not include:</p> <ol style="list-style-type: none"> 1. Domestic Buildings or Farm Buildings; 2. Infrastructure that is more than 1.5 metres below ground; 3. Shelters; 4. Farm Contents; 5. Fencing and trelising; 6. dams or earth irrigation canals; 7. crops, trees, plants, vines or vegetation; or 8. Farm Machinery, Vehicles, craft designed for use on water, any Air Vessel or any aerial devices including their accessories 	associated batteries and irrigation pumps / pipes are included
Shelters (at the Situation)		Nil	28	<p>Shelters are structures listed on Your Schedule and mean:</p> <ol style="list-style-type: none"> 1. shade cloth, fabric or plastic covered structures; 2. igloos or eco-shelters; or 3. hail netting. <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) 	Shelters now addressed separately.
Unspecified Farm Buildings or Other Structures (at the Situation)		Nil	28	<p>Unspecified Farm Buildings and/or Other Structures means Farm Buildings or Other Structures used in the Farming Business that are not listed on Your Schedule.</p> <p>Insured Events</p> <ol style="list-style-type: none"> 1. Aircraft; 	Previously treated as an Optional benefit.

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

				<ul style="list-style-type: none"> 2. Earthquake; 3. Explosion; 4. Fire/lightning; 5. Impact; 6. Leakage of liquids; 7. Malicious Act(s); and 8. Wind and water 	
Specified Farm Machinery (anywhere in Australia)	25	<p>Previously Specified farm machinery (anywhere in Australia)</p> <p>Agricultural machinery, plant and towed implements which are listed on the Schedule. Specified machinery does not include self propelled agricultural machinery or Vehicles.</p>	28	<p>Specified Farm Machinery are Farm Machinery items listed on Your Schedule. Farm Machinery includes:</p> <ul style="list-style-type: none"> 1. any agricultural machinery, spraying equipment, plant and towed implements or trailers used in the Farming Business; or 2. any self-propelled machine or Vehicles on wheels or self-laid tracks used in the Farming Business; 3. UAVs whilst not in use. <p>Farm Machinery does not include:</p> <ul style="list-style-type: none"> 1. registered motorcycles, cars, vans or utilities; 2. registered trucks; or 3. caravans or 4. craft designed for use on water, any Air Vessel or any aerial devices including their accessories (other than UAVs while not in use). 	Clarification of what constitutes Farm Machinery (including self-propelled agricultural machinery or vehicles); UAV's (not in use) catered for in this section also
Unspecified Farm Machinery (anywhere in Australia)		Nil	28	<p>Unspecified Farm Machinery means Farm Machinery used in the Farming Business that are not listed on Your Schedule. Farm Machinery is defined above in this section.</p> <p>Insured Events</p> <ul style="list-style-type: none"> 1. Aircraft; 2. Earthquake; 3. Explosion; 4. Fire/lightning; 5. Impact; 7. Malicious Act(s); and 8. Wind and water 	Previously treated as an Optional benefit
Fencing and trellising (at the Situation)	25	<p>Previously Fencing (at the Situation)</p> <p>Internal and boundary fencing, gates and electric fencing (including transformers and energisers) at any of the situations which are listed on the</p>	28	<p>Fencing means internal and boundary fencing, gates and electric fencing (including transformers and energisers) at any of the situations which are listed on the Schedule. Fencing does not mean fences and</p>	Cover extended to trellising; stricter definition of what constitutes fencing

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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		Schedule. It does not mean fences and gates erected for domestic (non farming) purposes.		gates erected for domestic (non farming) purposes. Trellising means the framework of poles and wires used to support fruit trees or vines at any of the Situations which are listed on Your Schedule. Trellising does not mean structures erected for domestic (non-farming) purposes.	
Death of Livestock (anywhere in Australia)	25	Farm animals as described by species, gender and type on the Schedule. It does not mean livestock: 1. while in Transit; or 2. not belonging to You, unless specifically noted on the Schedule.	29	Livestock means farm animals as described by species, gender and type on the Schedule. Livestock does not include: 1. Domestic animals or working dogs; 2. farm animals while in Transit; or 2. farm animals not belonging to You, unless specifically noted on the Schedule.	Clarification that domestic animals and working dogs are not considered livestock
Death of Working Dogs (anywhere in Australia)	25	Dogs You own which are used for droving, herding or mustering livestock. They must be aged between three months and ten years of age and must be listed on the Schedule by sex and breed.	29	Working dogs means dogs You own which are used for droving, herding or mustering livestock. They must be aged between three months and ten years of age and must be listed on the Schedule by sex and breed.	Structural
Harvested Crop or Produce	25	Harvested crops or produce which are stored at any of the Situations listed on the Schedule. Harvested crops or produce includes: 1. grain; 2. hay; 3. cotton; 4. silage; 5. fruit or vegetables; 6. wool; and 7. milk. Insured Events: 1. Aircraft; 2. Earthquake; 3. Explosion; 4. Fire/lightning; 5. Impact; and 6. Malicious Act(s).	29	Harvested crops or produce which are stored at any of the Situations listed on the Schedule. Harvested crops or produce includes: 1. grain; 2. hay; 3. cotton; 4. silage; 5. fruit or vegetables; 6. wool; and 7. milk. Insured Events: 1. Aircraft; 2. Earthquake; 3. Explosion; 4. Fire/lightning; 5. Impact; 6. Malicious Act(s); and 7. Wind and Water for hay and grain only	Wind and water added as Insured Event for hay and grain (subject to specific storage requirements – see Wind and water above);
Shelter Belts, Vines and Fruiting Trees or	25	Previously Farm trees (at the Situation) Trees used for windbreaks, shade or soil erosion control at any of the Situations listed on the	29	Shelter Belts mean trees used for windbreaks, shade or soil erosion at any of the Situations listed on Your Schedule. It does not mean domestic garden trees	Cover extended to Commercial Plantations and Vines; clarification regarding cover available for farm trees and shelter belts

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

Commercial Plantations (at the Situation)		Schedule. It does not mean domestic garden trees or any plantations grown for commercial timber production or other commercial uses.		<p>or any plantations grown for commercial wood products, fruit production or other commercial uses.</p> <p>Vines and Fruiting Trees mean vines and fruiting trees grown for commercial wine or fruit production at any of the Situations listed on Your Schedule. It does not mean domestic garden vines or fruiting trees.</p> <p>Commercial Plantations means trees grown for commercial wood products at any of the Situations listed on Your Schedule. It does not mean domestic garden trees or any Shelter Belts.</p>	
General Property		Nil	29	<p>General Property means the items listed on Your Schedule as General Property</p> <p>Insured Events</p> <ol style="list-style-type: none"> 1. Aircraft; 2. Collision or Overturning; 3. Earthquake; 4. Explosion; 5. Fire/lightning; 6. Impact; 7. Malicious Act(s); 8. Theft; and 9. Wind and water 	General Property cover now available

Additional Benefits

Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Preamble		Various Additional benefits stating that the 'additional benefit amount is included in, not in addition to, the Sum Insured	30	Unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.	Inclusion of statement that 'unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.' Specific additional benefits amended accordingly.
Alterations and additions	26	We will cover new farm buildings or alterations and additions to existing farm buildings which Occur during the Period of Cover for an amount no greater than 10% of the total Sum Insured for farm buildings at the Situation or \$50,000, whichever is the lesser.	30	We will cover new Farm Buildings or alterations and additions to existing Farm Buildings which Occur during the Period of Cover for an amount no greater than 10% of the total Sum Insured for Farm Buildings at the Situation or \$50,000, whichever is the lesser.	Clarification that cover applies to Farm Buildings as defined
Construction Materials		Nil	30	We will pay for loss, damage or destruction of materials stored at the Situation for the purpose of	New additional benefit, limited to \$10,000

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

				<p>construction, reconstruction, alteration, renovation or repair of any existing or new Farm Building at the Situation.</p> <p>The most We will pay under this additional benefit is \$10,000.</p>	
Professional fees	26	<p>Where We have agreed to pay a claim under this cover We will also pay the fees of architects, surveyors and engineers if they are reasonably incurred during the repair or reinstatement of insured farm buildings.</p> <p>This cover is in addition to the Sum Insured and is limited to 10% of the Sum Insured for the farm building.</p>	30	<p>Where We have agreed to pay a claim under this section We will also pay the fees of architects, surveyors and engineers if they are reasonably incurred during the repair or reinstatement of insured Farm Buildings.</p> <p>This cover is in addition to the Sum Insured and is limited to 10% of the Sum Insured for the Farm Building</p>	Clarification that cover applies to Farm Buildings as defined
Temporary protection	26	<p>Where a farm building has been damaged or destroyed by an Insured Event and We agree to pay Your claim, We will also pay the cost of temporary repairs that are required to secure the farm building to prevent further loss.</p> <p>This cover is in addition to the Sum Insured and is limited to \$3,000 for any one Occurrence, or the amount specified on the Schedule.</p>	30	<p>Where a Farm Building has been damaged or destroyed by an Insured Event and We agree to pay Your claim, We will also pay the cost of temporary repairs that are required to secure the Farm Building to prevent further loss.</p> <p>This cover is included within the Sum Insured for the damaged Farm Building. However, where the Farm Building Sum Insured is exhausted, We will pay up to \$3,000 in addition to the Sum Insured for the damaged Farm Building to cover the cost of temporary protection.</p>	Clarification that cover applies to Farm Buildings as defined;
Basis of settlement					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Farm Buildings, Farm Contents, Other Structures and Shelters	27	Your policy Schedule indicates whether cover is provided for: 1. indemnity; or 2. replacement.	31	Your policy Schedule indicates whether cover is provided for: 1. indemnity; or 2. replacement.	Structural
	27	Indemnity If Your Schedule indicates that cover is for indemnity, We will at Our option: 1. pay You the current market value of the insured property at the time of the loss, damage or destruction; 2. replace or repair the insured property subject to an allowance for fair wear, tear, depreciation and	31	Indemnity If Your Schedule indicates that cover is for indemnity, We will at Our option: 1. pay You the current market value of the insured property at the time of the loss, damage or destruction; 2. rebuild, replace or repair the insured property subject to an allowance for fair wear, tear,	Deductions for depreciation / wear and tear will apply to cash settlements.

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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	<p>improvement; or 3. pay You the cost of the replacement or repair of insured property subject to an allowance for wear, tear, depreciation and improvement.</p> <p>Replacement If Your Schedule indicates that cover is for replacement, We will pay the cost of:</p> <ol style="list-style-type: none"> 1. rebuilding or replacing the insured property. We will not pay for anything better or more extensive than the insured property when new; or 2. repairs to the damaged parts of the insured property. We will not pay for anything better or more expensive than the insured property when new. <p>If the original materials used to build Your farm buildings are not readily available, We will rebuild or repair the farm building using materials which We believe are similar in type and quality.</p> <p>For replacement cover to apply:</p> <ol style="list-style-type: none"> 1. any replacement, restoration, rebuilding or repair must be completed within a reasonable period of time. <p>If this does not happen, We will not pay more than the amount which would have been paid if the work had been completed within a reasonable period of time;</p> <ol style="list-style-type: none"> 2. for insured property which is only partially damaged, We will not pay more than the amount 	<p>depreciation and improvement; or 3. pay You the reasonable cost You would incur to rebuild, replace or repair the damaged parts of the insured property subject to an allowance for wear, tear, depreciation and improvement; or 4. pay You the Sum Insured shown on the Schedule for the insured property item.</p> <p>If We have decided to repair or rebuild Your insured property and You do not wish to repair or rebuild Your insured property, We will deduct an amount from any claim settlement for depreciation, wear and tear, based on age and condition.</p> <p>Replacement If Your Schedule indicates the insured property is covered for replacement, We will at Our discretion:</p> <ol style="list-style-type: none"> 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, or 3. pay You the Sum Insured shown on Your Schedule for the insured property item. <p>If the original materials used to build Your Farm Buildings are not readily available, We will rebuild or repair the Farm Building using materials which We believe are similar in type and quality.</p> <p>We will only pay to rebuild or repair that part of the insured property which was actually damaged. We will not pay any additional costs to replace undamaged parts of the insured property to create a uniform appearance.</p> <p>For replacement cover to apply:</p> <ol style="list-style-type: none"> 1. any replacement, restoration, rebuilding or repair must commence within 6 months of the loss or damage occurring. If this does not happen, We will 	<p>Payment type under Replacement at our discretion; payment of Sum Insured now an option; Cover conditional upon replacement /rebuilding etc taking place within 6 months of the loss occurring; deductions for depreciation / wear and tear will apply to cash settlements.</p>
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Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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		<p>which would have been paid if the property had been completely destroyed; and</p> <p>3. the replacement may occur at another site at the Situation to suit Your requirements. However, We will not pay more than if the replacement was carried out at the original site. We will not pay more than the amount actually incurred or the Sum Insured, whichever is the lesser.</p>		<p>not pay more than the amount which would have been paid if the work had been commenced within 6months of the loss or damage;</p> <p>2. for insured property which is only partially damaged, We will not pay more than the amount which would have been paid if the property had been completely destroyed; and</p> <p>3. the replacement may occur at another site at the Situation to suit Your requirements. However, We will not pay more than if the replacement was carried out at the original site.</p> <p>If We have decided to repair or rebuild Your insured property and You do not wish to repair or rebuild Your insured property, We will deduct an amount from any claim settlement for depreciation, wear and tear, based on age and condition.</p>	
Farm Machinery		Nil	32	<p>If Your machinery is insured as Farm Machinery at Our option, We will:</p> <ol style="list-style-type: none"> 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 or the Sum Insured (whichever is the lesser) if Your Schedule shows that cover is for market value; or 4. pay You the agreed value of Your machinery if Your Schedule shows that cover is for agreed value. <p>The Farm Machinery Sum Insured or agreed value is inclusive of all accessories.</p> <p>If Your machinery is declared a total loss, We may exercise Our option to retain any salvage, including accessories.</p> <p>If We do not exercise Our option, We will not have any obligation to remove such salvage.</p>	Basis of settlement now specified
Parts and accessories		Nil	32	<p>If We are unable to repair a part, We may use new, recycled or reconditioned parts that meet the requirements of the Australian Design Rules. If such parts are not available or appropriate, parts from alternative sources may be used.</p>	Basis of settlement now specified

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				<p>We will not pay any amount greater than the maker's last list price in Australia (together with a reasonable charge for fitting) for the supply of any part or accessory. In the event that any spare part or accessory cannot be obtained immediately, We may choose to pay You the value of the spare part or accessory (together with the reasonable charge for fitting) rather than supply the spare part or accessory.</p> <p>We guarantee all materials and workmanship on repairs that We authorise for as long as You own or lease Your Vehicle. This guarantee is not transferrable.</p> <p>If the repairs or replacement part/s to Your Vehicle leave it in a condition that is better than the condition it was in before Your claim, We may require You to contribute to the costs of the repairs or replacement part/s.</p>	
<i>Fencing and trellising</i>		Not specifically addressed	32	<p>In the event of a claim for Fencing or Trellis We will at Our discretion</p> <ol style="list-style-type: none"> 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, or 3. pay You the Sum Insured shown on Your Schedule for the insured property item. <p>We will only pay to rebuild or repair that part of the Fencing or Trellis which was actually damaged. We will not pay any additional costs to replace undamaged parts of the Fencing or Trellis.</p> <p>If We have decided to repair or rebuild Your Fencing or Trellis and You do not wish to repair or rebuild Your insured property, We will deduct an amount from any claim settlement for depreciation, wear and tear, based on age and condition.</p>	Basis of settlement now specified
<i>Death of Livestock</i>	28	In the event of a claim for livestock, We will pay You	32	Death of Livestock – no coinsurance	Option to insure with and without the

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

		<p>the market value of the 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 animal(s) and evidence to support the market value of the animal(s).</p>		<p>In the event of a claim for Livestock and Your Schedule indicates cover is for 'Death of Livestock – no coinsurance', We will pay You the farm gate value of the lost or destroyed Livestock up to the Sum Insured.</p> <p>Example: Sum Insured = \$120,000 Value per animal = \$150 Farmgate Value of all Livestock = \$165,000 Farmgate Value of Livestock lost = \$7,500 Amount paid in the event of a claim = \$7,500</p> <p>Death of Livestock – coinsurance In the event of a claim for Livestock and Your Schedule indicates cover is for 'Death of Livestock – coinsurance', We will pay You the farm gate value of the Livestock, up to the Sum Insured. Where it is found that the Sum Insured is less than 85% of the farm gate value of all Livestock at all Situations, the amount paid per animal will be reduced by the same proportion that the declared Sum Insured bears to the farm gate value of all Livestock at all Situations. The farm gate value is determined as the value of the animal at the time of the loss excluding transport and sales costs and levies on the Livestock.</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(s) and if required evidence to support the market value</p> <p>Example: Sum Insured = \$120,000 Value per animal = \$150 Farmgate Value of all Livestock = \$165,000 Farmgate Value of Livestock lost = \$7,500 Amount paid in the event of a claim = \$5,454.55, being \$7,500 x (\$120,000/\$165,000)</p>	<p>application of coinsurance; Examples included to illustrate settlement under either option</p>
Shelter Belts, Vines or Commercial	28	<p>Previously Farm trees</p> <p>In the event of a claim for farm trees, We will replace any dead trees, regardless of age, with</p>	33	<p>In the event of a claim for Shelter Belts, We will replace any dead trees, regardless of age, with seedlings of the same or similar species. We will also</p>	<p>Extended to specifically address settlement provisions for Vines and Commercial Plantations</p>

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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Plantations		seedlings of the same or similar species. We will also reimburse Your expenses up to \$1,000 per hectare for ground preparation and replanting costs, providing the Sum Insured for farm trees has not been exhausted.		reimburse Your expenses up to \$1,000 per hectare for ground preparation and replanting costs, providing the Sum Insured for Shelter Belts has not been exhausted. In the event of a claim for Vines, We will pay You the Vine Sum Insured per hectare. The Vine Sum Insured per hectare will be the Sum Insured for Vines listed on Your Schedule divided by the number of hectares grown under Vines at any of the Situations at the time of the loss. In the event of a claim for Commercial Plantations, We will pay You the Commercial Plantation Sum Insured per hectare. The Commercial Plantation Sum Insured per hectare will be the Sum Insured for Commercial Plantations listed on Your Schedule divided by the number of hectares of trees grown on any of the Situations at the time of the loss.	
The most We will pay					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
<i>The most We will pay</i>	28	For any Occurrence, the most We will pay is the Sum Insured shown on the Schedule for that insured property	33	Unless Your Sum Insured has been reinstated and unless otherwise indicated in this section, the most We will pay for any claim is the Sum Insured shown on Your Schedule. Refer to page 13 of the Common Section for details of the reinstatement of Sum Insured provisions. Specific limits Unspecified Farm Buildings and Other Structures The most We will pay for any one item of Unspecified Farm Buildings or Other Structures is \$20,000. The most We will pay for all claims during any one Period of Cover for Unspecified Farm Buildings and Other Structures is the Sum Insured shown on Your Schedule. The Sum insured for Unspecified Farm Buildings or Other Structures will not be reinstated following a claim. Unspecified Farm Machinery	Clarification that Sum Insured applies any one Policy Period unless reinstatement applies; clarification that specific limits apply during any one Period of Cover to Unspecified Farm Buildings and Other Structures (\$20,000 with no reinstatement), Unspecified Farm Machinery (Sum Insured per item shown on Schedule with no reinstatement), Shelter Belts, Vines or Commercial Plantations (Sum Insured per item shown on Schedule with no reinstatement), Livestock (\$2,000 per animal)

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				<p>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 for all claims during any one Period of Cover for Unspecified Farm Machinery is the Sum Insured shown on Your Schedule. The Sum insured for Unspecified Farm Machinery will not be reinstated following a claim.</p> <p>Shelter Belts, Vines or Commercial Plantations (at the Situation)</p> <p>The most We will pay per hectare for Vines and Farm Trees is the Sum Insured per hectare shown on Your Schedule. The most We will pay during any one Period of Cover is the Sum Insured shown on Your Schedule. The Sum Insured for Vines and Farm Trees will not be reinstated following a claim.</p> <p>Livestock</p> <p>The most We will pay for any one animal is \$2,000. The most We will pay during any one Period of Cover is the Sum insured shown on Your Schedule.</p>	
Excess					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Excess	28	You must pay any Excess shown on the Schedule	34	<p>Unless otherwise stated, the Excess shown on Your Schedule under Farm Property and Farm Machinery applies to each claim.</p> <p>For claims for solar panels, wind turbines and their associated batteries the Excess shown on Your Schedule is increased by \$750 for each claim.</p> <p>For Commercial Plantations and Vines, the Excess shown on Your Schedule or \$1,000, whichever is the greater, applies to each claim.</p>	<p>Additional excess of \$750 to apply for solar panels, wind turbines and their storage batteries</p> <p>Excess applicable to Commercial Plantations and Vines is the Excess shown on Schedule or \$1,000, whichever is greater</p>
Optional benefits					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Accidental Damage	28	<p>This optional benefit only applies if Your Schedule shows that cover is provided for accidental damage to that specified insured property.</p> <p>The cover</p> <p>This optional benefit covers Your farm buildings, farm contents, other structures and specified items</p>	34	<p>This optional benefit only applies if Your Schedule shows that cover is provided for accidental damage.</p> <p>The cover</p> <p>This optional benefit covers Your farm buildings, farm contents, other structures and any specified items (listed on the Schedule) against loss, damage</p>	<p>Clarification of intent; additional exclusions with respect to damage to support structures as a result of demolition or construction; clarification of excess applicable.</p>

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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		<p>(listed on the Schedule) against loss, damage or destruction caused by accidental damage.</p> <p>Exclusions</p> <p>No cover is provided under this optional benefit for loss, damage or destruction caused by or arising directly or indirectly from:</p> <p>1. any of the following Insured Events:</p> <p>a. Aircraft; d. Fire/lightning; g. Malicious Act(s);</p> <p>b. Earthquake; e. Impact; h. Theft; or</p> <p>c. Explosion; f. Leakage of liquids; i. Wind and water. The meaning of these Insured Events is explained in the Common Section on pages 10-12. Anything which is listed under What is not covered on pages 10-12 for the above Insured Events is also excluded under this optional benefit;</p> <p>2.</p> <p>26. lack of maintenance; or</p> <p>27. mechanical, electrical, hydraulic or electronic breakdown, failure, malfunction or derangement of any machine or electrical or electronic device.</p>		<p>or destruction caused by accidental damage.</p> <p>Specific exclusions applicable to accidental damage</p> <p>No cover is provided under this optional benefit for loss, damage or destruction caused by or arising directly or indirectly from:</p> <p>1. Insured Events set out in the Common Section on pages 10-12. Where loss, damage or destruction is caused by an Insured Event set out in the Common Section on pages 10-12, all the same conditions, limitations and exclusions which apply to those Insured Events remain regardless of whether this optional benefit is selected.</p> <p>2. ...</p> <p>26. lack of maintenance;</p> <p>27. mechanical, electrical, hydraulic or electronic breakdown, failure, malfunction or derangement of any machine or electrical or electronic device; or</p> <p>28. damage to support structures (including foundations) as a result of demolition or construction.</p> <p>Excess</p> <p>The Excess shown on Your Schedule under Farm Property and Farm Machinery applies to each claim for this optional benefit.</p>	
Increased costs	30	<p>This optional benefit only applies if Your Schedule shows that cover is provided for increased costs.</p> <p>...</p> <p>Accountant fees</p> <p>Under this optional benefit, We will also pay the necessary costs incurred by You for the services of an accountant to produce and clarify details of the claim. These costs are included in the Sum Insured for this optional benefit but are limited to \$2,000 during the Period of Cover.</p> <p>The most We will pay</p> <p>For any Occurrence, the most We will pay is the Sum Insured shown on the Schedule for this optional benefit.</p> <p>We will not pay a claim under this optional benefit if</p>	36	<p>This optional benefit only applies if Your Schedule shows that cover is provided for increased costs.</p> <p>...</p> <p>Accountant fees</p> <p>Under this optional benefit, We will also pay the necessary costs incurred by You for the services of an accountant to produce and clarify details of the claim. These costs are limited to \$2,000 during the Period of Cover.</p> <p>The most We will pay</p> <p>Unless the Sum Insured has been reinstated for this optional benefit, the most We will pay during any one Period of Cover is the Sum Insured shown on the Schedule for this optional benefit.</p> <p>We will not pay a claim under this optional benefit if</p>	Structural; excess now applicable

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

		the Farming Business has been dissolved, wound up or is being carried on by a liquidator, receiver or is permanently discontinued at the time of the loss, damage or destruction. No Excess applies to this optional benefit.		the Farming Business has been dissolved, wound up or is being carried on by a liquidator, receiver or is permanently discontinued at the time of the loss, damage or destruction. Excess The Excess shown on Your Schedule under Farm Property and Farm Machinery applies to each claim for this optional benefit.	
Loss of stored semen and embryos	32	This optional benefit covers artificial insemination containers and semen stored within them against physical loss.... We will also cover loss or damage to an artificial insemination container or loss or damage to semen while in Transit... An Excess of \$250 applies to all claims under this optional benefit.	37	If Your Schedule shows that cover is provided for loss of stored semen or embryos We will cover artificial insemination containers and semen or embryos stored within them against physical loss.... We will also cover loss or damage to an artificial insemination container or loss or damage to semen or embryos while in Transit... The Excess shown on Your Schedule under Farm Property and Machinery applies to each claim for this optional benefit.	Cover extended to include embryos; Excess applicable under Farm Property and Machinery applies.
Contamination of milk or wine	33	An Excess of \$250 applies to all claims under this optional benefit.	38	The Excess shown on Your Schedule under Farm Property and Machinery applies to each claim for this optional benefit.	Excess applicable under Farm Property and Machinery applies.
Leakage of milk or wine	33	An Excess of \$250 applies to all claims under this optional benefit.	38	The Excess shown on Your Schedule under Farm Property and Machinery applies to each claim for this optional benefit.	Excess applicable under Farm Property and Machinery applies.

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

Farm Motor					
Comprehensive					
Basis of Settlement					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Basis of Settlement	34	<p>At Our option, We will:</p> <ol style="list-style-type: none"> 1. repair Your Vehicle; or 2. pay You the reasonable cost of repairing Your Vehicle; or 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; or 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>If Your Vehicle is new If Your Vehicle is:</p> <ol style="list-style-type: none"> 1. a Vehicle with a carrying capacity up to 2 tonnes; 2. ... 4. it is damaged beyond repair in a collision within two years of manufacture and before it has travelled 40,000 kilometres; 	39	<p>Basis of settlement Private Motor If Your Vehicle is insured under Private Motor on Your Schedule, at Our option, We will:</p> <ol style="list-style-type: none"> 1. repair Your Vehicle; or 2. pay You the reasonable cost of repairing Your Vehicle; or 3. pay You the market value of Your Vehicle if Your Schedule shows that cover is for market value; or 4. pay You the agreed value of Your Vehicle if Your Schedule shows that cover is for agreed value. <p>The Vehicle Sum Insured or agreed value is inclusive of all accessories.</p> <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>Farm Motor</p> <p>If Your Vehicle is insured as Farm Motor at Our option, We will:</p> <ol style="list-style-type: none"> 1. repair Your Vehicle; or 2. pay You the reasonable cost of repairing Your Vehicle; or 3. pay You the market value of Your Vehicle or the Sum Insured (whichever is the lesser) if Your Schedule shows that cover is for market value; or 4. pay You the agreed value of Your Vehicle if Your Schedule shows that cover is for agreed value. <p>The Vehicle Sum Insured or agreed value is inclusive of all accessories.</p>	<p>Split to address Private Motor and Farm Motor separately; For Private Motor, settlement market value (not market value or Sum Insured, whichever is the lesser); value deemed to include all accessories; replacement for 'new vehicles' now includes vehicles stolen and not recovered.</p>

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				<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>If Your Vehicle is new If Your Vehicle is:</p> <ol style="list-style-type: none"> 1. a Vehicle with a carrying capacity up to 2 tonnes; 2. ... 4. it is damaged beyond repair or stolen and not recovered within two years of manufacture and before it has travelled 40,000 kilometres; 	
Additional Benefits - Vehicles up to 2 tonnes					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Preamble		Various Additional benefits stating that the 'additional benefit amount is included in, not in addition to, the Sum Insured	40	Unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.	Inclusion of statement that 'unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.' Specific additional benefits amended accordingly.
Personal effects	35	<p>We will cover Your personal effects if they are contained in the boot or inside Your Vehicle and they are:</p> <ol style="list-style-type: none"> 1. stolen, but only if the Vehicle was securely locked at the time of the Theft; or 2. damaged by Fire, Collision or Overturning of Your Vehicle. <p>Personal effects does not include:</p> <ol style="list-style-type: none"> 1. money; or 2. goods connected with any trade, business or occupation. <p>This cover is in addition to the Sum Insured and is limited to \$500.</p>	41	<p>We will cover Your personal effects if they are contained in the boot or inside Your Vehicle and they are:</p> <ol style="list-style-type: none"> 1. stolen, but only if the Vehicle was securely locked at the time of the Theft; or 2. damaged by Fire, Collision or Overturning of Your Vehicle. <p>Personal effects does not include:</p> <ol style="list-style-type: none"> 1. money; or 2. goods connected with any trade, business or occupation. <p>This cover is in addition to the Sum Insured and is limited to \$2,000.</p>	Limit increased to \$2,000
Recovery Costs	35	<p>If Your Vehicle is stolen and then recovered, We will pay the cost of returning the Vehicle to the place where it is normally kept.</p> <p>This cover is in addition to the Sum Insured and is limited to \$750</p>	41	<p>If Your Vehicle is stolen and then recovered, We will pay the reasonable cost of returning the Vehicle to the place where it is normally kept.</p> <p>This cover is in addition to the Sum Insured and is limited to \$5,000</p>	Recovery costs increased to \$5,000 (must be reasonable)
Removal of debris	36	If Your Vehicle is carrying goods or produce at the	41	If Your Vehicle is carrying goods or produce at the	Limit increased to \$25,000 (must be

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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		time of an accident, We will cover the cost to clean up and remove any debris. This cover is in addition to the Sum Insured and is limited to \$750. This cover extends to vehicle in excess of 2 tonnes		time of an accident, We will cover the reasonable cost to clean up and remove any debris. This cover is in addition to the Sum Insured and is limited to \$25,000. This cover extends to vehicle in excess of 2 tonnes	reasonable)
Rental Vehicle following Theft	36	If Your Vehicle is stolen, We will reimburse You for the reasonable cost of providing a rental Vehicle: 1. ... We will not pay for: 1. The most We will pay under this additional benefit is \$75 per day.	41	If Your Vehicle is stolen, We will reimburse You for the reasonable cost of providing a rental Vehicle: 1. ... We will not pay for: 1. The most We will pay under this additional benefit is \$100 per day.	Daily limit increased to \$100
Replacement of keys		Nil	41	If the keys of Your vehicle are stolen, We will pay to replace or re-code your vehicle's keys, locks and barrels. You must report the theft of keys to the police. This cover is in addition to the Sum Insured and is limited to \$1,000. This cover extends to vehicles in excess of 2 tonnes.	New Additional benefit (\$1,000)
Trailer cover	36	... This cover is in addition to the Sum Insured and is limited to \$750	42	... This cover is in addition to the Sum Insured and is limited to \$1,250	Trailer cover increased to \$1,250

Fire and Theft; or Fire, Theft and Third Party

Basis of Settlement

Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Basis of Settlement	37	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: 1. Theft; and/or 2. Fire. At Our option, We will: 1. repair Your Vehicle; or 2. pay You the reasonable cost of repairing Your Vehicle; or	42	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: 1. Theft; and/or 2. Fire. Basis of Settlement Private Motor If Your Vehicle is insured as Private Motor at Our	Split to address Private Motor and Farm Motor separately; For Private Motor, settlement based on market value (not market value or Sum Insured, whichever is the lesser); value deemed to include all accessories

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

		<p>3. pay You the market value of Your Vehicle; or 4. pay You the Sum Insured shown on Your Schedule.</p>	<p>option, We will:</p> <ol style="list-style-type: none"> 1. repair Your Vehicle; or 2. pay You the reasonable cost of repairing Your Vehicle; or 3. pay You the market value of Your Vehicle if Your Schedule shows that cover is for market value; or 4. pay You the agreed value of Your Vehicle if Your Schedule shows that cover is for agreed value. <p>The Vehicle Sum Insured or agreed value is inclusive of all accessories.</p> <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>Farm Motor</p> <p>If Your Vehicle is insured as Farm Motor at Our option, We will:</p> <ol style="list-style-type: none"> 1. repair Your Vehicle; or 2. pay You the reasonable cost of repairing Your Vehicle; or 3. pay You the market value of Your Vehicle or the Sum Insured (whichever is the lesser) if Your Schedule shows that cover is for market value; or 4. pay You the agreed value of Your Vehicle if Your Schedule shows that cover is for agreed value. <p>The Vehicle Sum Insured or agreed value is inclusive of all accessories.</p> <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>	
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Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

Additional Benefits - Vehicles up to 2 tonnes					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Towing	37	If Your Vehicle is damaged by Fire and it is unsafe, un-roadworthy...	43	If Your Vehicle is stolen or damaged by Fire and it is unsafe, un-roadworthy...	Cover extended to apply to towing following theft also.
Part 2: Legal Liability					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Additional benefit – substitute Vehicle	39	We will give You the same liability cover for any Vehicle which is: 1. a registered car or commercial Vehicle with up to 2 tonnes carrying capacity; 2.	45	We will give You the same liability cover for any Vehicle which is: 1. a registered Vehicle; 2.	Cover extended to apply to all registered Vehicles.
Excess					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Operating Excess		Nil	46	For some Vehicles Your Schedule will indicate that an Operating Excess applies. If at the time of an accident, Your Vehicle was operating, You must pay the operating Excess shown on the Schedule in addition to the basic Excess and any age Excess which may apply.	Additional excess applicable if the Vehicle was operating at the time of the accident.
Repairs to Your Vehicle					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Choice of repairer	41	In the event of a claim, You can choose a repairer, or contact Us to suggest one for You. If We do not accept Your choice of repairer, You must co-operate with Us to select a repairer which is acceptable to Us.	47	In the event of a claim, You can suggest a repairer, or contact Us to suggest one for You. If We do not accept Your suggestion of repairer, You must co-operate with Us to select a repairer which is acceptable to Us.	Clarification repairer can be suggested, not chosen
Contribution		Nil	47	Where We agree that the nature of damage to a Vehicle makes it is more practical to replace undamaged components of a Vehicle rather in addition to damaged part/s (for example an engine), You must pay any applicable contribution where the replacement of parts puts your Vehicle in a better condition than it was prior to it being damaged	New condition

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

This document is intended as a guide only and nothing contained within should be read to replace or alter the cover provided under Rural Affinity Farm Pack Product Disclosure Statements RAFP0715 or RAFP1017

Farm Liability					
Specific Definitions					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Specific definitions		Nil	48	<p>Specific definitions In this section there are words that have a special meaning which appear with a capital letter.</p> <p>Tools of Trade Means any Vehicle which has any tool, plant or equipment attached to it and which is used in connection with Your Farming Business. Tool of Trade does not mean any Vehicle whilst in transit to or from the Situation or any Vehicle used for transport or the carrying of goods.</p>	Tools of Trade now defined
The Cover					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
The cover	42	<p>...</p> <p>The Personal Injury or Property Damage must:</p> <p>...</p> <p>4. be in connection with farm contracting providing the gross turnover from contracting does not exceed \$100,000 during any one Period of Cover</p> <p>We have the right and duty to defend any claim against You seeking compensation for Personal Injury or Property Damage. We will do this even if the allegations of the claim are groundless, false or fraudulent and We may investigate and settle any claim or suit accordingly.</p>	48	<p>...</p> <p>The Personal Injury or Property Damage must:</p> <p>...</p> <p>4. be in connection with Farm Contracting providing the gross turnover from contracting does not exceed \$100,000 during any one Period of Cover (unless agreed otherwise by Us in writing)</p> <p>We have the right to defend any claim against You seeking compensation for Personal Injury or Property Damage. We will do this even if the allegations of the claim are groundless, false or fraudulent and We may investigate and settle any claim or suit accordingly.</p>	<p>Clarification that Farm Contracting is as defined</p> <p>Clarification we have the right but not duty to defend</p>
Defence costs	42	<p>In the event of a claim and in addition to the Sum Insured, We will:</p> <p>1. ...</p> <p>3. pay all interest on the entire amount of any judgment which happens after the entry of the judgment and before We have paid, tendered or deposited in Court the portion of the judgment which is not</p>	48	<p>In the event of a claim and in addition to the Sum Insured, We will:</p> <p>1. ...</p> <p>3. where the defence has been conducted by Us, pay all interest on the entire amount of any judgment which happens after the entry of the judgment and before We have paid, tendered or deposited in</p>	<p>Clarification that interest paid where the defence has been conducted by Us;</p> <p>Clarification that reimbursement of reasonable expenses does not include the usual salaries of employees</p>

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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		greater than the limit of Our liability; 4. reimburse You all reasonable expenses, other than loss of earnings, incurred in connection with the defence of a claim or legal action with Our consent; and ...		Court the portion of the judgment which is not greater than the limit of Our liability; 4. reimburse You all reasonable expenses, other than loss of earnings and the usual salaries of employees, incurred in connection with the defence of a claim or legal action with Our consent; and ...	
Exclusions					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
<i>Air Vessel or watercraft</i>	43	Liability for Personal Injury or Property Damage resulting from Your ownership, maintenance, possession, operation, use or legal control of any: 1. Air Vessel; 2.	49	Liability for Personal Injury or Property Damage resulting from Your ownership, maintenance, possession, operation, use or legal control of any: 1. Air Vessel (not including a UAV operated by You over Your Situation and used in accordance with the Civil Aviation Safety Authority (CASA) regulations Part 101 for Commercial unmanned flight - remotely piloted aircraft up to 25 kg); 2.	Write back for UAV's provided in use over Your Situation and operated in accordance with CASA regulations for RPA's up to 25kg
<i>Employer's liability (Workers Compensation)</i>	43	Liability imposed: 1. by any workers compensation law; 2. ...	49	Any actual or alleged liability for Personal Injury to any employee if You are required by law to insure or otherwise fund, whether through self-insurance, statutory fund or other statutory scheme, all or part of any common law liability (whether limited or not) for such Personal Injury; or Any liability imposed: 1. by any workers compensation law; 2. ...	Clarification of intent (now includes 'employee' component of previous 'Family and employees' exclusion)
<i>You, Family and employees</i>	44	Previously <i>Family and employees</i> Damage to Property: 1. which belongs to a member of Your Family; or 2. which belongs to an employee if the damage Occurs in the course of their employment. Personal Injury to: 1. a member of Your Family; 2. a person employed by You under a contract of	49	Damage to Property which belongs to You, a member of Your Family and/or Your employee(s). Personal Injury to You or a member of Your Family.	Clarification of intent (employee component of Personal Injury now dealt with under 'Employer's liability (Workers Compensation)')

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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		service if the Personal Injury arises out of or in the course of the contract of service; or 3. a person working with You for work experience or under a government scheme.			
Equestrian and horse riding		Nil	50	Liability arising out of the conduct or hosting of any equestrian activities or third party horse riding activities in return for payment or reward. Organised horse riding events or competitions are also excluded.	New exclusion;
Horse riding incidental to agistment activities		Nil	50	Unless specified otherwise in the Schedule, liability arising directly or indirectly out of horse riding incidental to agistment activities where annual income generated from agistment activities is greater than \$10,000.	New exclusion
Libel and slander	44	Liability resulting from the publishing or utterance of a libel or slander...	50	Liability arising from the publishing or utterance of a libel or slander...	Clarification of application (use of arising vs resulting)
Motor Vehicle	45	Liability for Personal Injury or Property Damage resulting from Your ownership, possession... ... This exclusion does not apply to: 1. Vehicles being operated or used as a tool of trade; or ...	50	Liability for Personal Injury or Property Damage arising from Your ownership, possession... ... This exclusion does not apply to: 1. Vehicles being operated or used as a Tool of Trade; or ...	Clarification of application (use of arising vs resulting); Tool of Trade now defined term
Property in physical or legal control	46	This exclusion does not apply to liability for Property Damage to: ... 3. any property not under lease or rental agreement in Your physical or legal control up to a limit of \$200,000 for any one Occurrence and in total during any one Period of Cover. The limit of liability for any one animal is \$10,000.	51	This exclusion does not apply to liability for Property Damage to: ... 3. any property not under lease or rental agreement in Your physical or legal control. The most We will pay under this clause (3) for any Occurrence and in the aggregate during any one Period of Cover is \$200,000. The most We will pay for any one animal is \$10,000.	Structural
Treatment	46	Liability arising from: 1. the treatment of humans....	52	Liability arising directly or indirectly from: 1. the treatment of humans....	Clarification of application (use of arising vs arising directly or indirectly)

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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Land Transit					
Additional Benefits					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Preamble		Various Additional benefits stating that the 'additional benefit amount is included in, not in addition to, the Sum Insured	53	Unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.	Inclusion of statement that 'unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.' Specific additional benefits amended accordingly.
Basis of Settlement					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Basis of settlement	49	For property insured other than livestock, We will at Our option repair, reinstate or replace the lost or damaged item. For livestock, We will at Our option pay the Sum Insured or market value of the livestock, whichever is the lesser. The most We will pay for any one animal is \$2,000 or 20% of the Sum Insured for this cover, whichever is the lesser.	54	For property insured other than livestock, We will at Our option repair, reinstate or replace the lost or damaged item. For Livestock, We will pay You the market value of the livestock (being farm gate value of the animal at the time of loss) multiplied by the quantity of Livestock lost or destroyed.	Market value (farm gate at time of loss) to apply; limitation in respect of Livestock dealt with under The most We will Pay
The most We will pay					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
The most We will pay	49	The most We will pay during any one Period of Cover is the Sum Insured listed on Your Schedule	54	Unless Your Sum Insured has been reinstated and unless otherwise indicated in this section, the most We will pay for any claim is the Sum Insured shown on Your Schedule. Refer to page 13 of the Common Section for details of the reinstatement of Sum Insured provisions. Specific limits 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.	Clarification that Sum Insured applies any one Policy Period unless reinstatement applies; specific livestock limit now contained here (previously under Basis of settlement)
Excess					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Excess		Not specified	54	The Excess shown on Your Schedule for Land Transit applies to each claim.	Structural; clarification of excess applicable

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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Farm Theft					
Specific definitions					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Specific definitions	50	Previously under The cover ... An explanation of what is considered farm contents is shown on page 24 of the Farm Property and Machinery section under the heading Insured Property – Farm contents.	56	Specific definitions In this section there are words that have a special meaning which appear with a capital letter. Farm Contents, Farm Buildings, Livestock, Other Structures, Shelters or Specified Farm Machinery have the same meaning as that provided in Section 2 Farm Property and Machinery on pages 24 - 25	Structural change, separation of Specific definitions and The cover; definitions continue to be linked to Farm Property and Machinery.
The Cover					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
The cover	50	We will cover You for physical loss, damage or destruction to Your farm contents or specified items (listed on Your Schedule) as a result of Theft or attempted Theft. The Theft must Occur within Australia. An explanation of what is considered farm contents is shown on page 24 of the Farm Property and Machinery section under the heading Insured Property – Farm contents. All claims will be settled in accordance with the basis of settlement.	56	We will cover you for theft of items listed in the Farm Property section up to the limits shown in the Schedule. The Theft must Occur within Australia. All claims will be settled in accordance with the basis of settlement.	Structural change, separation of Specific definitions and The cover
Additional Benefits					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Preamble		Various Additional benefits stating that the 'additional benefit amount is included in, not in addition to, the Sum Insured	56	Unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.	Inclusion of statement that 'unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.' Specific additional benefits amended accordingly.
Employee personal effects and tools		Nil	56	We will pay for damage to or loss of employee's personal effects or tools, which occurs as a result of theft or attempted theft following forcible entry at the Situation.	New

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				The most We will pay under this additional benefit is \$2,000 during any one Period of Cover	
Replacement of keys and locks	50	If a key to an external door or window of Your farm building is stolen from the Situation...	56	If a key to an external door or window of Your Farm Building is stolen from the Situation...	Clarification that farm buildings are as defined
Exclusions					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Exclusions	50	This policy does not cover: 1. ... 3. Theft by an employee (or a number of employees acting together); ...	57	This policy does not cover: 1. ... 3. Theft by an employee (or a number of employees acting together) or any individual deemed an employee at common law; ...	Clarification employee includes individuals deemed employees at common law
Basis of Settlement					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
Basis of settlement	51	In the event of a claim under this cover, at Our option We will do one of the following: 1. pay You the Sum Insured specified for the item(s) at the time of the loss or damage; 2. repair or replace the insured property, taking into account fair wear and tear, depreciation and improvement; or 3. pay You the cost of repair or replacement.	57	Farm Contents, Farm Buildings, Other Structures, Harvested Crop or Produce and Shelters In the event of a claim under this cover, at Our option We will do one of the following: 1. pay You the Sum Insured specified for the item(s) at the time of the loss or damage; 2. repair or replace the insured property, taking into account fair wear and tear, depreciation and improvement; or 3. pay You the cost of repair or replacement. Livestock For Livestock, We will pay You the farmgate value of the Livestock (as defined in Section 2, Farm Proeprty) multiplied by the quantity of Livestock lost or destroyed.	Basis of settlement for Livestock separately specified
The most We will pay					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
The most We will pay	51	The most We will pay 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.	58	The most We will pay Unless Your Sum Insured has been reinstated and unless otherwise indicated in this section, the most We will pay for any claim is the Sum Insured shown on Your Schedule.	Specific limits applied to Livestock, Specified Farm Machinery and Unspecified Farm Machinery

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				<p>Refer to page 13 of the Common Section for details of the reinstatement of Sum Insured provisions.</p> <p>Specific limits 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.</p> <p>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.</p> <p>Unspecified Farm Machinery Unless specified otherwise in Your Schedule, the most We will pay for any one claim for any 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.</p>	
Excess					
Sub-section	Page	RAFP0715	Page	RAFP1017	Intention/Summary
<i>Excess</i>		Not specified	58	The Excess shown on Your Schedule applies to each claim.	Structural; clarification of excess applicable

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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Machinery Breakdown

Additional Benefits

Sub-section	Page	RAFP0715	Page	RAFP0715	Intention/Summary
Preamble		Various Additional benefits stating that the 'additional benefit amount is included in, not in addition to, the Sum Insured	59	Unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.	Inclusion of statement that 'unless specified otherwise in the additional benefits below, all limits are included in, not in addition to the Sum Insured.' Specific additional benefits amended accordingly.
Hiring of temporary plant	52	If We have accepted a claim for Breakdown, We will also cover the cost to hire a similar motor or pump during the time taken to repair the motor or pump due to the Breakdown.	59	If We have accepted a claim for Breakdown, We will also cover the reasonable cost to hire a similar motor or pump during the time taken to repair the motor or pump due to the Breakdown.	Clarification that reasonable costs will be covered
Costs of Removing and Reinstalling Submersible Pumps		Nil	59	If We have accepted a claim for Breakdown with Your submersible pump, We will also cover the reasonable cost of removing or reinstalling motor and/or pump units from bores. This additional benefit only applies if the bore is fully lined. The most We will pay for this additional benefit for any one claim is \$5,000.	New additional benefit

Exclusions

Sub-section	Page	RAFP0715	Page	RAFP0715	Intention/Summary
Exclusions	53	This policy does not cover: 1. any of the following Insured Events: a. Aircraft; b. Earthquake; c. Fire/lightning; d. Impact; e. Leakage of liquids; f. Malicious Act(s); g. Theft; or h. Wind and water. The meaning of these Insured Events is shown in the table on pages 10-12 of the Common Section. Anything listed under what is not covered is also excluded under this coverage section.	60	This policy does not cover: 1. any of the following Insured Events. The meaning of these Insured Events is shown in the table on pages 10-12 of the Common Section. Anything listed under what is not covered in the table on pages 10-12 is also excluded under this coverage section. a. Aircraft; b. Earthquake; c. Fire/lightning; d. Impact; e. Leakage of liquids; f. Malicious Act(s);	Structural change to exclusion regarding Insured Events; Exclusion regarding removal and reinstallation of pumps removed (see Additional benefit above)

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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	<p>...</p> <p>We will not pay:</p> <ol style="list-style-type: none"> 1. the cost of removing or reinstalling pump units from bores or loss of pump units within bores unless specifically listed on the Schedule; 2. international freight charges (unless the costs are incurred with Our agreement); or 3. 	<p>g. Theft; or</p> <p>h. Wind and water.</p> <p>We will not pay:</p> <ol style="list-style-type: none"> 1. international freight charges (unless the costs are incurred with Our agreement); or 2.... 	
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Conditions

Sub-section	Page	RAFP0715	Page	RAFP0715	Intention/Summary
Installation and certification	53	You must fulfil all relevant provisions for installation and certification of the Machinery and it must be in sound working order without any material defects.	60	You must fulfil all relevant provisions for installation and certification of the Machinery and it must be in sound working order without any material defects. You must also ensure compliance with any relevant manufacturer's instructions including servicing requirements.	Clarification that compliance with any manufacturer's requirements including servicing is required

The most We will pay

Sub-section	Page	RAFP0715	Page	RAFP0715	Intention/Summary
The most We will pay	54	<p>The most We will pay for any one Occurrence is the Sum Insured listed on the Schedule for that item.</p> <p>Where a Sum Insured is provided for a number of similar items, the Sum Insured per item will be the Sum Insured listed on the Schedule divided by the number of similar items at the Situation at the time of the Occurrence.</p>	61	<p>Unless Your Sum Insured has been reinstated and unless otherwise indicated in this section, the most We will pay for any claim is the Sum Insured shown on Your Schedule.</p> <p>Refer to page 13 of the Common Section for details of the reinstatement of Sum Insured provisions.</p> <p>Specific limits Blanket Cover and Dairy Plant The most We will pay for any one claim is the Sum Insured listed on Your Schedule for Blanket Cover or Dairy Plant. 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.</p> <p>Specified Farm Machinery The most We will pay during any one Period of</p>	New optional Blanket or Specified limits detailed

Farm Pack Product Disclosure Statement – changes effective from 8 October 2017

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				Cover is the Sum Insured per item. The Sum Insured per item will be the Sum Insured listed on Your Schedule for Specified Farm Machinery.	
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