



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 Statement RAFP0419

> New Farm Pack PDS launched

Our Farm Pack wording is recognised as market leading in terms of the coverage provided and its user-friendly format and we're pretty proud of it. But we're always looking for ways to improve

Our previous Farm Pack PDS (RAFP1017), launched in October 2017, was the product of a major review of the policy wording that had been in place since the introduction of the first Rural Affinity Farm Pack policy five years prior.

Since 2017, we've continued to listen to feedback and continued to pay close attention to the PDS in operation and we've identified some areas for change.

Here are some of the key features of the new Rural Affinity Farm Pack PDS (RAFP0419).

Where we have extended the cover:

- **Only one excess applies per claim.** Where more than one policy section is impacted by the same event, for example, severe winds damage both the home (Domestic Building and Domestic Contents) and a shed (Farm Property & Machinery), only one excess (the highest of all applicable policy sections) will apply to the claim.
- **No monetary limit on domestic solar panels.** Provided they are used primarily for domestic purposes, solar panels in Domestic Buildings are covered regardless of value.
- **Worldwide cover for Domestic Contents.** Domestic Contents away from the Situation are covered anywhere in the world, not just Australia and New Zealand.
- **No depreciation on mobile phones.** The basis of settlement for mobile phones is now the same as all other Domestic Contents.
- **No restrictions on kilometres travelled when considering replacement of a vehicle.** Previously replacement was only considered where a vehicle had travelled less than 40,000 kms.
- **Removal of debris cover for motor has been extended.** Wherever You or We decide not to retain salvage we will cover reasonable costs to clean up and remove debris.

- **No percentage limitation on the per animal value of livestock in transit.** Livestock damaged in transit is limited to \$2,000 per animal but is no longer also limited to 20% of the Sum Insured.
- **Liability arising from the maintenance of landing areas covered automatically.**

Where we have limited the cover:

- **Domestic Building and Domestic Contents specific exclusion with regard to erosion, landslide or earth movement.** But only where damage has not occurred as a direct result of and within 72 hours of storm, earthquake, explosion or escaping liquid.
- **No automatic reinstatement for hay.** Any reinstatement will be subject to underwriting acceptance and an additional premium. Under no circumstances will we reinstate hay where there has been a loss due to spontaneous combustion.
- **Other Structures can only be covered for replacement value.** Cover on an indemnity basis is not available.
- **Farm Theft cover limit will be the lesser of the sum insured listed under Farm Theft or Farm Property & Machinery.** This will apply in respect of Farm Contents, Farm Buildings, Other Structures, Harvested Crops or Produce, Shelters and Working Dogs.

There are other changes that clarify the cover provided or improve the structure of the document. More details in relation to these changes and the key features noted above, can be found at <http://ruralaffinity.com.au/Insurance-Products-talbot/>

More Information

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