RURAL AFFINITY
The fresh approach to rural insurance

Change to the policy wording

30 July 2025

All of our products contain the following clause:

Change to the policy wording

From time to time and where permitted by law, We may change parts of the policy wording. We will only do so if, from the view of a person deciding whether to buy this insurance, the changes are not materially adverse to You.

If We make such changes We may either:

- communicate the changes to You at the earliest opportunity; or
- issue an update on the Rural Affinity's website.

You can also contact Rural Affinity to find out what changes might have occurred and/or to obtain a paper copy of such notices on request.

Please see below details of changes that are not materially adverse to you.

Amendment to Period of Cover

The change applies to the Product Disclosure Statements and policy wordings as follows:

Product Disclosure Statement / Policy Wording / Reference	Page Number
Livestock (RALS0824)	4
Plantation Timber (RAPTAUS0720)	4
Fruiting Trees & Vines (RAFT0822)	4

Livestock

Period of Cover on page 4 of the PDS (RALS0824) is deleted and replaced with:

Period of Cover

Unless We have agreed otherwise in writing, the period of cover will begin:

Cause of loss	When the period of cover begins
1. Accident; or 2. Theft (if selected)	1. For Livestock purchased at a Livestock Auction occurring on the Acceptance Date, cover will begin at the time of purchase. 2. Otherwise, cover will begin 24 hours after 4pm on the Acceptance Date.
3. Illness; or 4. Disease	14 days after 4pm on the Acceptance Date

The period of cover ends at 4pm on the Expiry Date shown on Your Schedule.

Plantation Timber

Period of Cover on page 4 of the PDS (RAPTAUS0720) is deleted and replaced with:

Period of Cover

The period of cover will begin 96 hours after 4pm local time on the Acceptance Date shown on Your Schedule.

The period of cover ends 4pm local time on the Expiry Date shown on Your Schedule, unless the policy is cancelled or ends earlier.

Fruiting Trees & Vines

Period of Cover on page 4 of the PDS (RAFT0822) is deleted and replaced with:

Period of Cover

Cover begins 96 hours after 4pm on the Acceptance Date for all insured events.

Cover ends at 4pm on the Expiry Date shown on Your Schedule.