Change to the policy wording

18 August 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 Who is the Insurer?

Amendment to Who is the Insurer clause. This change applies to policies issued from 1 January 2020.

Issued by 'Great Lakes Insurance Australia SE' is deleted and replaced with 'Great Lakes Insurance SE':

Product Disclosure Statement / Policy Wording	Reference	Page No.
Farm Pack	(RAFP0520, ARMAFP0520, EBMFC0520)	0
Small Farm	(RASF0520)	0
Broadacre Pre-Harvest Revision	(RABAPREH04250)	1
Broadacre Summer Crop	(RABACE0420)	1
Broadacre Post-Harvest Declaration	(RABAPOH0420, RABAPOH0722)	1
Broadacre Pre-Harvest Revision	(RABAPREH0420, RABAPREH0724, RABAPREH0523, RABAPREH0722)	1
Cotton Loss of Potential Yield and Quality	(RACOYQ0921)	1
Raingrown Cotton Loss of Potential Yield	(RACORG0921)	1
Cotton Rainfall Downgrade	(RACORAI0520)	2
Cotton Loss of Potential Yield	(RACOY1020, RACOY0921)	1
Horticulture	(RAHO0720)	1
Livestock	(RALS0520, RALS0824)	1
Plantation Timber	(RAPTAUS0720)	1
Viticulture	(RAVIT0720)	1
Fruiting Tree & Vine	(RAFT0720, RAFT0822)	1
Farm Contractors Pack	(RACF0520)	0