

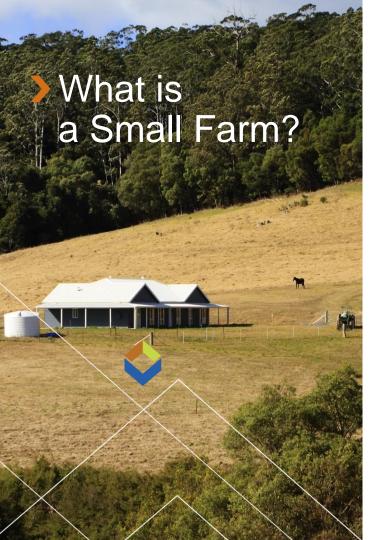


Rural Affinity Farm Pack

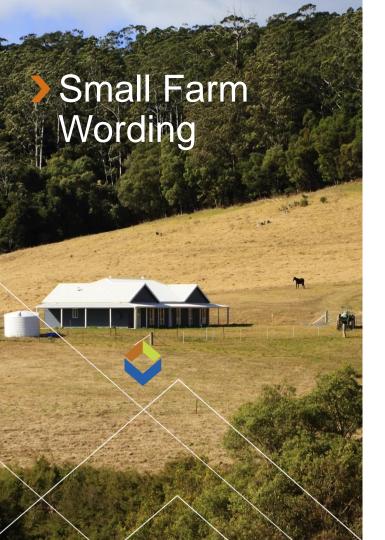
The Greatest Hits

Small Farm

RASF1017 Eff. Oct. 2017



- > Single situation with an area > 2 hectares
- **>** Farm turnover < \$100,000
- > Permanently owner occupied
- > House < \$1.5 million
- No contracting or non-farming activities
- Close to population centres (private motor)



> Farm Assets

A/D and theft automatically included (except on livestock) Contents limit deemed to include:

\$10k of hay & grain (p. 16) \$20,000 farm contents (p.16)

> Liability

Combined farm and domestic liability

> Farm Motor

New wording due for release 1 September 2019

Farm Pack

RAFP0419 Eff. 1 April 2019

> Farm Pack Risk Appetite

TARGET CAN DO (ISH) Orain, Cotton, Extensive livestock, Mixed farming Big motor fleets Permanently occupied farms CAN DO (ISH) Viticulture, horticulture EPS Intensive livestock Unoccupied farms/dwellings



- > 5 Year Claims history
- **>** Location
- > Building quality
- > Business activities
- > Min. three sections including Liability
 - > Some exceptions
 - > Can do motor only



> Excess (p.7)

One excess per Occurrence even if across multiple sections

> Farming Business (p.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

> Sum Insured (p.9)

Where applicable, GST will be paid in addition to the Sum Insured

> Vehicle (p.9)

Accessories if not noted on Schedule – lesser of \$5,000 or 25% of Vehicle's market value

> Impact (p.11)

Covers impact damage to the insured property

> Reinstatement

Page 13

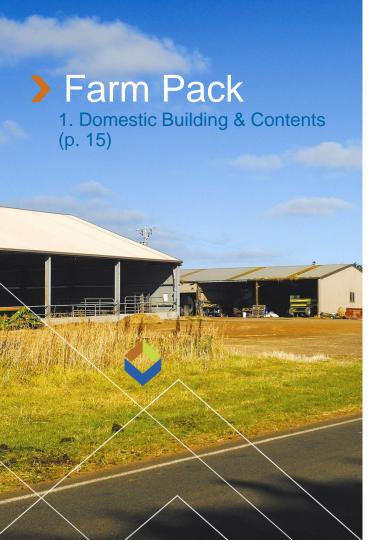
One Automatic Reinstatement in Period

- Domestic Buildings & Domestic Contents
- Farm Property & Machinery
- Land Transit
- Farm Theft
- · Machinery Breakdown

No Automatic Reinstatement

- Total Losses (p.13)
- Hay (p. 34)
- Unspecified Farm Buildings & Other Structures (p. 35)
- Unspecified Farm Machinery (p. 35)
- Shelter Belts, Vines or Commercial Plantations (p. 35)





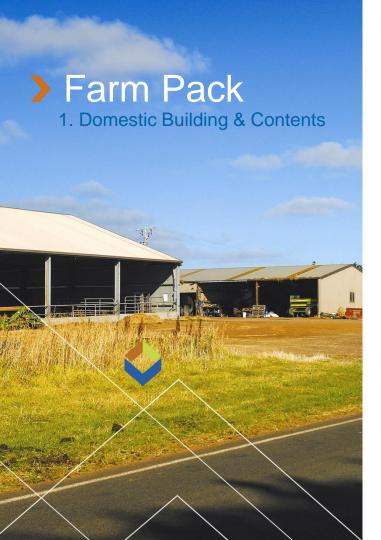
Accidental Damage automatic

> Tenanted Buildings

- Landlords fixtures and fittings up to \$20,000 (p.18)
- No cover for rent default or theft/malicious acts by tenants (p.22)
- Domestic liability covers tenants (p.26)

Solar panels

- No monetary limit on domestic solar panels
- Additional \$750 excess (p.24)

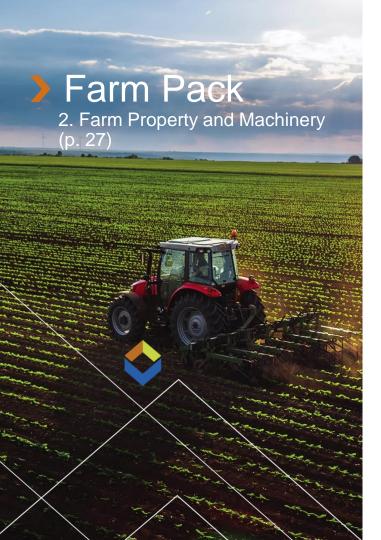


Domestic contents

- Now includes UAVs whilst not in use (p.16)
- Domestic liability covers UAVs
- Cover now worldwide (p.20)
- Removed depreciation on mobile phones and computer equipment

> Specified items (p.16)

\$5,000 for loss or damage to items by Wind and Water,
Theft or Malicious Acts which occurs while the item is not contained in a building which is fully enclosed.



> Accidental Damage optional benefit available on:

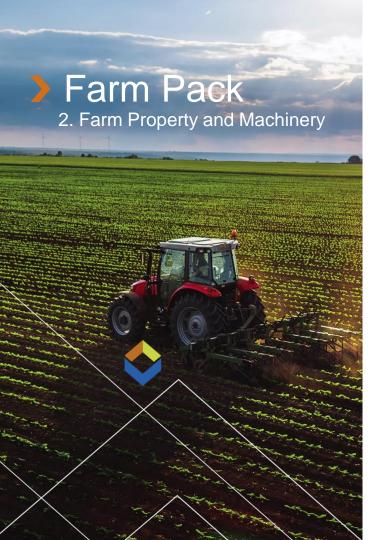
- Farm Buildings (p. 36)
- Other Structures (p. 36)
- Farm Contents (p. 36)

> Farm Machinery:

No A/D cover

> Removal of Debris

• 20% of the sum insured (p. 31)



> Limits that apply across all situations:

- Farm Contents (anywhere in Australia) (p. 28)
- Fencing (p. 29)
- Unspecified Farm Buildings & Machinery (p. 29)
- Livestock (p. 30)
- Hay (our favourite) and Grain (p. 30)

Fencing

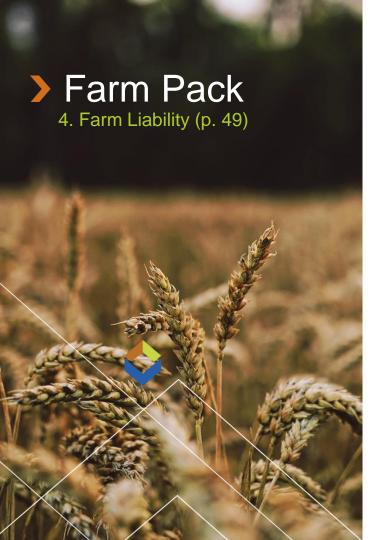
Wind and water option

Increased Costs

 Also responds to Farm Motor claims on Seeders/Planters, Sprayers, Balers, Harvesters & Tractors



- > Private Motor
 - Windscreen an **optional** benefit
- > Unspecified Farm Motor (comprehensive)



Wording Exclusions/Limits

- > Farm Contracting < \$100,000 (p. 49)
- > Farm Stay excluded (unless accepted by us) (p. 51)
- > Horse Agistment up to \$10,000 (p.51)
- Property in physical or legal control \$200.000 / \$10,000 per animal (p. 53)

Additional Risk Information Required:

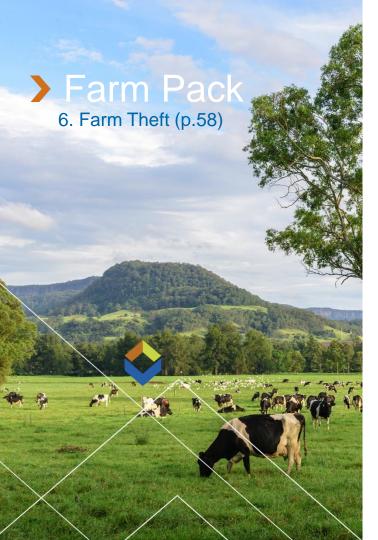
- Intensive Livestock Operations
- **)** Labour Hire > \$100,000
- > Sale of own produce/products
- > Cellar doors



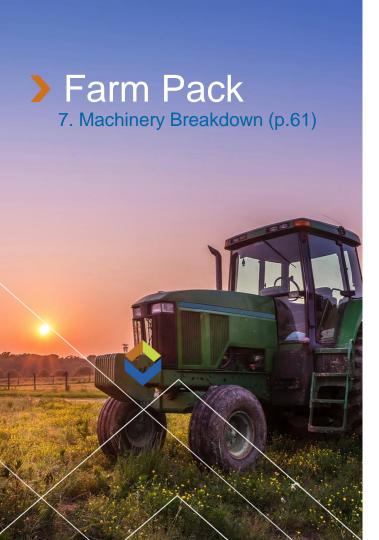
Covers the Insured Property while in transit by the Insured or a third party

Accidental Damage an optional benefit (p.57)

> Livestock - limit of \$2,000 per animal (p.56)



- > Limit automatically covers items insured in Section 2 but items must be insured there (p.58)
- > Sub-limits unless specified separately (p.60)
 - Livestock \$2,000 per animal and \$5,000 per claim
 - Specified Farm Machinery \$10,000 per item
 - Unspecified Farm Machinery \$5,000 per item



> Blanket Cover limits per Occurrence

Questions

> We welcome any questions you may have regarding Farm Pack and the information presented today by Rural Affinity.





Thank you

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