

## > Change to the policy wording

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.

### **This change applies to Farm Pack Basis of Settlement for Domestic Buildings, Farm Buildings, Farm Contents, Other Structures and Shelters**

On page 23 of the PDS (RAFP0520), under 'Basis of Settlement' – 'Domestic Buildings' the section 'Replacement' is deleted and replaced with the following:

#### **Replacement**

If Your Schedule indicates that cover is for replacement We will at Our discretion:

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.

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.

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.

For replacement cover to apply:

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.

On page 32 of the PDS (RAFP0520), under ‘Basis of Settlement’ – ‘Farm Buildings, Farm Contents, Other Structures and Shelters’ the section ‘Replacement’ is deleted and replaced with the following:

### Replacement

If Your Schedule indicates that cover is for replacement, We will at Our discretion:

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.

If the original materials used to build Your Domestic Buildings are not readily available, We will rebuild or repair the Farm Building using materials which We believe are similar in type and quality.

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.

For replacement cover to apply:

1. any replacement, restoration, rebuilding or repair must commence within 12 months of the loss or damage occurring. If this does not happen, We will pay the claim to Your insured property on the basis of the cover being indemnity as outlined above;
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.

### This change applies to all Rural Affinity policies

On page 1 of all Product Disclosure Statements and policy wordings, ‘Who is Rural Affinity?’ is deleted and replaced with the following:

Rural Affinity Insurance Agency Pty Ltd (“Rural Affinity”) ABN 72 119 838 854 AFS Licence No. 302182 is an underwriting agent. Rural Affinity arranges policies for and on behalf the Insurer. Rural Affinity acts under a binding authority given to it by the Insurer to administer and issue policies, alterations and renewals. In everything to do with this Policy, Rural Affinity acts as an agent for the Insurer and not for You.

The contact details for Rural Affinity are:

Suite 3.01, Level 3, 558 Pacific Highway, St Leonards NSW 2065  
PO Box 160, St Leonards NSW 1590  
T (02) 9496 9300 | [www.ruralaffinity.com.au](http://www.ruralaffinity.com.au)