

> Changes to the policy wording

We have undertaken a comprehensive review of our Farm Pack product to ensure we can continue to deliver a quality product at a sustainable price. As part of the process, we have released a Supplementary Product Disclosure Statement (RAFPSPDS0222) (SPDS) to change some section of the Farm Product Disclosure Statement RAFP0520.

The SPDS includes product enhancements, but it is important to note in some instances the cover available has been reduced. Instances of reduced cover are highlighted below.

The changes included in the SPDS are set out below. These changes will come into effect for any new business or renewals that incept on or after the 21 February 2022.

> Farm Property and Machinery

Removal of debris

- We have adopted a more targeted approach to the level of cover available for Removal of debris (previously the level of cover was standard across all Insured Property under this section).
- This means that for some sections the level of cover available for Removal of Debris has been reduced.** These new limits are shown in the table below:

Insured Property	Old – Limit (PDS – RAFP0520)	New – Limit (SPDS0222)
Harvested Crop or Produce (at the Situation)		
Fencing and trellising – Materials and Labour (at the Situation)	20%, in addition to Sum Insured	10%, included in Sum Insured
Death of Livestock (anywhere in Australia)		
Shelter Belts, Vines and Fruiting Trees or Commercial Plantations (at the Situation)		
Fencing and trellising – Materials Only (at the Situation)	N/A	5%, included in Sum Insured
All other Insured Property	20%, in addition to Sum Insured	20%, in addition to Sum Insured

Clarification also provided to note that we will pay the reasonable cost to remove fallen trees or tree limbs from Insured Property but we will not pay for the removal and disposal of debris from the Situation.

Fencing and Trellising

- Option to insure for 'Materials and Labour' or 'Materials Only'
- Labour costs to rebuild, repair or replace fencing are not included in 'Materials only' cover, resulting in substantial premium savings.

Unspecified Farm Buildings or Other Structures (at the Situation)

- We have split the 'Unspecified Farm Buildings or Other Structures' cover in two, a cover for 'Unspecified Farm Buildings' and a separate cover for 'Unspecified Other Structures'.
- **Cover for 'Unspecified Farm Buildings' will now only be provided on an indemnity basis;**
- Cover for 'Unspecified Other Structures' will continue to be provided on a replacement basis.
- The Insured will need to select both, a Sum Insured for the Period of Cover and a per Item Limit from the following options, \$2,000, \$5,000, \$7,500, \$10,000 or \$20,000. For example:

Example	Limit per Item	Limit for the Period of Cover
Example 1	\$2,000	\$5,000
Example 2	\$10,000	\$20,000
Example 3	\$20,000	\$20,000

- Lower Item Limits are now available, allowing the Insured to select cover to better meet their exposure with premium adjusted accordingly.

Increased Costs

- Increased Costs will now be available separately under both the Farm Property and Machinery and the Farm Motor sections. Previously this cover was provided under the Farm Property and Machinery section but extended to also cover Farm Motor.
- By moving the increased costs cover for Motor to sit in the Farm Motor section, we have been able to significantly reduce the premium applicable to Increased costs for Farm Property and Machinery. The premium applicable to Increased costs in the Farm Motor section will be more expensive.
- This adjustment allows the Insured to choose the cover appropriate for them in each section with premiums calculated accordingly. For example:

Example	Old (PDS – RAFP0520)	New (SPDS0222)		
	Increased Costs Farm Property and Machinery	Increased Costs Farm Property and Machinery	Increased Costs Farm Motor	Expected movement in premium
Example 1	\$50,000	\$40,000	\$10,000	Little or no increase
Example 2	\$50,000	\$50,000	Nil	Substantial reduction
Example 3	\$50,000	\$50,000	\$50,000	Substantial increase

> Domestic Building and Domestic Contents

Domestic Contents

Mowers:

- The limit for self-propelled ride on mowers has been amended to \$10,000 or market value, whichever is the lesser. Previously this cover was limited to replacement value of \$8,000.
- Clarification provided that cover does not extend to mowers intended to be towed behind a tractor or mowers which are not used for domestic purposes.

Domestic Contents away from the Situation

- Clarification provided that cover does not extend to mowers intended to be towed behind a tractor or to mowers which are not used for domestic purposes.

> Contacting Us

For most enquiries, it is best to contact your insurance intermediary in the first instance. However, if you need to contact Rural Affinity, our contact details are listed below:

Phone: 02 9496 9300

Fax: 02 9496 9308

Email: farm@ruralaffinity.com.au

Post: PO Box 160 St Leonards NSW 1590

Website: www.ruralaffinity.com.au

Note: This brochure is a summary only and does not replace the policy wording. The Rural Affinity Farm Product Disclosure Statement (RAFSPDS0222) and Supplementary Product Disclosure Statement (SPDS0222) provide full details of cover and should be considered when deciding whether to acquire, or to continue to hold, that product. Any advice provided is general only and may not be right for you.