

# > Change to the policy wording

Notice Date: 16 June 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.

## **Addition of Optional benefit - Fencing, wind and water damage**

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

Product Disclosure Statement / Policy Wording / Reference	Page Number
Farm Pack (RAFP0520)	39

**On page 39 of the PDS (RAFP0520), the following section is inserted:**

### **Optional benefit – Fencing, wind and water damage**

This optional benefit only applies if Your Schedule shows that cover is provided for damage to fencing caused by wind and water.

#### **The cover**

This optional benefit covers damage to fencing caused by Wind and water as defined in the Common Section on page 12.

#### **The most We will pay**

The most We will pay under this optional benefit is the Sum Insured specified in the Schedule for fencing.

#### **Excess**

The Excess shown on Your Schedule under Farm Property and Farm Machinery applies to each claim for this optional benefit.