

> Change to the policy wording

Notice Date: 31 March 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 Vehicle definition clause

This change applies to policies issued from 12 February 2025

The current Vehicle definition clause is located in Product Disclosure Statements and policy wordings as follows:

Product Disclosure Statement / Policy Wording / Reference	Page Number
Farm Pack (RAFP0520, ARMAFP0520, EBMFC0520)	9
Small Farm (RASFP0520)	9

The Vehicle definition clause that appears in the Product Disclosure Statements and policy wordings as noted above is deleted and replaced by the following:

Where your vehicle is insured under Private Motor on Your Schedule, Vehicle means any type of machine on wheels or on self laid tracks made or intended to be propelled other than by manual or animal power. The Vehicle includes:

1. standard tools, factory fitted standard accessories; and
2. \$100,000 of fitted non-standard accessories, including fitted equipment belonging to Your employees; and
3. any additional fitted equipment or accessories noted on Your Schedule.

The Vehicle does not include any mobile phone or electronic device which can be removed and operated away from Your Vehicle.

Where your vehicle is insured under Farm Motor on Your Schedule, Vehicle means any type of machine on wheels or on self laid tracks made or intended to be propelled other than by manual or animal power. The Vehicle includes:

1. standard tools and factory fitted standard accessories; and
2. \$25,000 of non-standard fitted accessories, including fitted equipment belonging to Your employees; and
3. any additional fitted equipment or accessories noted on Your Schedule.

The Vehicle does not include any mobile phone or electronic device which can be removed and operated away from Your Vehicle.