The Obvious Choice

Insuring growers and their crops across Australia since 2006

Broadacre Fire & Hail Insurance

For your winter and summer broadacre crops

Products available:

Pre-Harvest Revision	Standard Cover
Crop Essentials	Same broad coverage at a lower premium rate
Crop Income Security (CIS)	All perils cover
Post-Harvest Yield Verification	Post-harvest cover with no caps/floors at pre-harvest rates

How to quote with us

Access our online broker portal Laserbeam for all broadacre quoting and policy management for new business and new season clients.

If you need a log in, simply visit https://laserbeam.live/ and click the *Don't have an account yet* link to register.

Laserbeam is always available for quoting unless we confirm otherwise.

New Season & Automatic Temporary Cover (ATC)

Renewing clients will be considered *New Season*. These accounts along with ATC letters can be found under *New Seasons Due*.

If your New Season client is eligible for ATC you will be notified when ATC letters are available.

Claims

All claims are managed in house and can be lodged via Laserbeam. Where a claim occurs prior to the final revision date – please ensure you still submit any revisions for review.

Contact us

Our dedicated underwriting team is always available to discuss our products and work with you to find the best solution for your insured clients. To connect with our Development Underwriters specific to your state, you'll find their contact details below. For any other enquiries, including general information or claims assistance, our teams are here to help you.

NSW / ACT / QLD / TAS
Nikki Dunnet: Senior Development Underwriter
P: 02 9496 9312 | **M:** 0400 035 488 | **E:** n.dunnet@ruralaffinity.com.au

WA / SA / VIC
Sophie Fowler: Commercial Development Underwriter
P: 02 9496 9316 | **M:** 0421 096 447 | **E:** s.fowler@ruralaffinity.com.au

All States
Connor Payne: Underwriter – Agriculture
P: 02 9496 9319 | **E:** c.payne@ruralaffinity.com.au

Other Products

Specialising in Agriculture Insurance across Australia

- Farm Pack
- Small Farm Pack
- Livestock
- Fruiting Tree & Vines
- Cotton
- Forestry

Scan the below to access PDS documents and proposal forms for all Rural Affinity products.

General enquires

02 9496 9300

Claims

Our in house specialist team
P: 1300 660 337
E: farmclaims@ruralaffinity.com.au

Agri Products

E: underwriting@ruralaffinity.com.au

Rural Affinity Broadacre

Using the products and options to reduce premium

The following is intended to be used as a simple comparison only.
For full details please see the appropriate wordings and brochures available at
https://ruralaffinity.com.au/Insurance-Products-Munich-re/

	PRE-HARVEST REVISION RABAPREH0425				**CROP ESSENTIAL** RABACE0425
Optional Benefit	**Nil (Standard Cover)**	**Fixed Benefit**	**Fixed Value**	**Market Value**	**n/a**
Premium Rate Saving	Nil	10%	10%	10%	Up to 23%
Applicable Crops	All	All	All	Wheat, Barley, Canola in all states Lupins WA only	All
Sum Insured	*Insured Yield x Insured Value x Area (ha) x percentage insured*	*Insured Yield x Insured Value x Area (ha) x percentage insured*			*Value Per Hectare x Area (ha)*
Changes prior to/on Final Revision Date (FRD)	Reductions and increases to yield and value considered	Sum Insured (both yield & value) locked in. Increases may be considered	Value locked in but increases may be considered. Reductions and increases to yield considered	Value linked to the ASX or Profarmer. Reductions and increases to yield considered	Reductions and increases to value per hectare considered.
Changes after FRD	No reductions but increases may be considered.	No reductions but increases may be considered.		No reductions but increases may be considered for yield. Not applicable for value.	No reductions but increases may be considered.
Premium Calculation	Determined on the Final Revision Date: *Sum Insured at FRD x Premium Rate*	Determined on the Final Revision Date: *Sum Insured at FRD x Premium Rate*		Determined when Market Value set: *Sum Insured when Market Value Set x Premium Rate*	Determined on the FRD and will be calculated in two parts: **Period 1** *Average Sum Insured prior to FRD x Period 1 rate* **Period 2** *Sum Insured at FRD x Period 2 rate*
Claims	Based on Potential Yield if Insured Event Prior to FRD Based on Insured Yield if Event After FRD	Based on Insured Yield at all times	Based on Potential Yield if Insured Event Prior to FRD Based on Insured Yield if Event After FRD		Based on the Value per Hectare at all times.

The information contained in this document regarding Rural Affinity's products and services is of a general nature. The material is in no way a recommendation or endorsement of a specific product. You should carefully consider the product and if it meets your client's requirements and the specific needs, financial objectives, and circumstances they might have.

You should read the relevant Product Disclosure Statement (PDS), Policy Wording, and Supplementary PDS (if applicable) before making a decision or providing advice to your client. You can find the insurance documents like the PDS, Supplementary PDS, and TMD (where applicable) on our website (https://ruralaffinity.com.au/Insurance-Products-Munich-re/). All legal rights and obligations between Rural Affinity and your client will be in the contract and policy terms.

We have taken all reasonable care in producing this information. However, changes may happen at any time that affect the accuracy or completeness of the information.