

## OVERVIEW – Ag Guard Farm Pack Product

This is a summary document only. It provides an overview of key features and benefits of the Farm Pack product, all of which are subject to the Terms & Conditions of the Ag Guard Farm Pack policy wording. You must read the policy wording for full details of each cover, benefit, conditions, limits & exclusions.

### Risk appetite – relevant risks and right price

The risk appetite for Ag Guard’s Farm Pack product has been designed with farmer’s needs in mind together with our brokers’ obligations to provide advice, their need for a product with comprehensive cover at a price that remains affordable.

**Target market** - Our target occupations are largely mainstream agricultural occupations as offered on the list of agricultural ANZSIC Codes on our system.

**We avoid** - non-farming enterprises, recreational and vacant rural land holdings (including hobby or lifestyle farms).

### Choice of covers

Insurance cover is available from the list of Policy sections below. A minimum of four Policy sections is required.

Sections – available covers (if selected)	Std Excess
▪ Section 1 - Home Property	\$750
▪ Section 2 - Farm Property	
- Specified Items	\$750
- Unspecified Items	\$750
▪ Section 3 - Motor Vehicles	\$750 *
▪ Section 4 – Machinery & Electronic Breakdown	\$750
▪ Section 5 - Theft	\$750
▪ Section 6 - Land Transit	\$750
▪ Section 7 – Public and Products Liability	\$750
* Farm Motor 1.5% of Sum Insured subject to minimum of \$750	

Section 1 and Section 7 are mandatory covers. Note that if you choose Section 2, then you must take Section 3.

### Advice

We distribute our farm pack product through broker intermediaries. They act for you and provide advice. Nothing in this document constitutes advice. It does not take in to consideration your objectives, financial situation or needs. To decide if Ag Guard Farm Pack is right for you, please read the detailed Product Disclosure Statement available from us and speak with your general insurance broker/advisor.

## Section 1 – HOME PROPERTY

### Part A

- **The Cover:** provides cover for loss or damage to Home Buildings and Home Contents
- **Cover Type:** either Listed Events or Accidental Damage (as stated on Your Schedule) <sup>1</sup>
- **Basis of settlement:**
  - Home Buildings: ‘Indemnity’ or ‘Reinstatement or Replacement’ settlement basis; and
  - Home Contents: ‘Reinstatement and Replacement’ settlement basis (as stated on Your Schedule).

### Unspecified Contents limits <sup>2</sup>

- Up to \$10,000 per item for gold, jewellery, furs or watches
- Up to \$25,000 for paintings, pictures, tapestries, rugs or other works of art
- Up to \$10,000 for equipment used by You at Your Farm for earning income other than for Your Farming Business
- Up to \$20,000 per collection and in total 25% of Sum Insured for unspecified contents
- Up to \$1,500/item (\$3,000 in total) for motor vehicles accessories
- Up to \$15,000 (in total) for computers, office or surgical equipment used by You or Your Family in Your or their business

- Up to \$1,500 (in total) for money or negotiable instruments or bullion
- Up to \$15,000 for Theft or damage to contents in the Open Air

### Additional benefits - Home Buildings

- **Temporary accommodation** – reasonable & necessary costs (max 12 months) for temporary accommodation where the extent of any Home Building damage renders it unable to be lived in. Limits set out in in the Policy Wording apply.
- **Building materials** - Up to \$2,000 for loose building materials on site
- **Civil commotion** - Up to \$15,000 for riots or civil commotion
- **Continuation of Cover** – if you sell your farm, this benefit indemnifies your purchaser from the time they are liable for damage to Your Home Buildings (see Wording for details))
- **Demand Surge** (Catastrophic Event) - Up to 20% more than Your Building sum insured due to increased repair/replace costs caused solely by a Catastrophic Event
- **Denial of Access** – the reasonable cost of alternative accommodation (max 60 days) where a govt authority prevents you from occupying your dwelling.
- **Environmental Benefits** – Up to \$3,500 to install any combination of a rain water tank, solar panel or grey water recycling system.
- **Landscaping** – Up to \$10,000 for replacing fixed trees, plants damaged by an event indemnified by this Policy
- **Modifications** – up to \$25,000 for cost of modifying your Home Building in the event of Your permanent paraplegia/quadriplegia
- **Legal costs (mortgage discharge)** – Up to max \$5,000 for discharging your mortgage in event of total loss

<sup>1</sup> The default Cover Type and Basis of Settlement for Home Property are ‘Accidental Damage’ and ‘Reinstatement/Repair’ respectively. However you may choose, or we may impose, ‘Listed Events’ and ‘Indemnity’ conditions respectively.

<sup>2</sup> Different per/item and aggregate limits apply depending on whether Listed Events or Accidental Damage is stipulated in Your Schedule. The limits shown throughout this document apply to the Accidental Damage cover type.

- **Professional fees** – reasonable professional fees which we have approved directly related to repair/replacement of Your Home Building
- **Rental costs** – up to 15% of Sum Insured for Your Home Building for the rental cost (max. 12 months) to You or Your tenant who cannot live in Your Home Building as a result of an event indemnified by the Policy.
- **Full reinstatement** – automatic reinstatement to the full Sum insured following a claim for damage to Your Home Building (other than a total loss).

## Other benefits - Home Contents

- **Contents temporarily removed** – We will provide indemnity for Contents temporarily removed from the Address (sub-limits & conditions apply as per wording).
- **Change of Address** – We will indemnify Your Contents while contained in the Home Building at Your new address for 30 days from the date You begin Your move.
- **Contents in safety deposit box** – up to 20% of Home Contents Sum Insured (subject to a maximum of \$2,000 any one item, pair, set or collection of jewellery, watches or items containing gold/silver) whilst stored in a bank safety deposit box
- **Credit cards** – up to \$7,000 for financial loss because of theft or loss of Your credit or other financial transaction card
- **Contents in transit to new residence** – We will cover your contents whilst in transit in vehicle to a new place of residence in Australia for certain perils (see wording).
- **Emergency storage contents** – reasonable costs to move and store contents (up to max of 12 months) when You cannot live in Home Building because of the extent of insured damage. Benefit is part of, not in addition to, the Sum Insured for Home Contents.
- **Personal documents** – Up to \$3,500 for replacement of personal legal documents (including title deeds)
- **Perishable food** – Up to \$2,500 for frozen food or prescribed drugs spoiled because of electricity failure
- **Power surge** – loss or damage to domestic appliance caused by verifiable source outside Your Home Building

- **Visitors Contents** – Up to \$5,000 for Home Contents belonging to visitors temporarily living with You for up to 30 days
- **Students property** - Up to \$10,000 per student (subject to an aggregate limit of \$20,000) for Your children’s contents whilst at an educational boarding school or university.

## Other benefits - Contents and/or Buildings

- **Compensation for death** - \$20,000 if You suffer death or paraplegia/quadruplegia caused by burglary, housebreaking, for fire. No excess applies to this benefit.
- **Fusion of electric motor** – up to \$3,500 to rewind or replace a household electrical motor that is less than 12 years old which is damaged by an electrical current.
- **Indexation of Sums Insured** – any Buildings or Contents claim will be adjusted to keep pace with inflation and rising costs from the effective date of Policy
- **Legal defence** – up to \$50,000 for reasonable fees for legal defence costs for proceedings actioned in Australia. (See wording for details).
- **Replacement of keys & locks** – Up to \$3,000 to replace locks & keys
- **Removal of Debris** – reasonable costs of demolishing, removing building debris (including) professional fees for insured Buildings or Contents
- **Trees damaged by Storm** - Up to \$7,500 payable as part of the above ‘removal of debris’ benefit for costs of removing and disposing trees as a result of Storm
- **Tax Audit** – Up to \$5,000 for accountants’ fees following an audit into Your personal affairs by the Federal Commissioner of Taxation.

## Part B

### Portable Effects

- Note - Portable Effects insurance is only available if You have taken out Buildings or Contents cover under Part A.
- You can choose Unspecified and Specified Portable Effects, or both if you wish to do so.

- Cover is available anywhere in Australia/NZ, and anywhere in the in the world (for up to 90 days) if you travel abroad.
- Cover is available for Accidental Damage or Listed Events depending on which option You selected
- If you selected Accidental Damage for Home Contents, please note that You are automatically covered for:
  - jewellery, gold/silver articles, furs watches
  - collections of any kind;
  - and mobile phone, portable electronic equipment (including computers, personal digital assistances of any type, laptops, hearing aids);
 up to \$10,000/item (and up to a total of \$20,000) whilst temporarily removed from Your Farm.

## Part C- Personal Legal Liability

### The cover

#### Your Home Building

If Your Home Building is covered, We will cover You and any member of Your Family against any claim for compensation or expenses which You or any member of Your Family are legally liable to pay for the:

- death of or bodily injury to any person; or
  - loss of or damage to property;
- resulting from an Occurrence during Period of Insurance arising out of the ownership or occupancy of Your Home Building.

#### Your Home Contents

If Your Home Contents are covered, We will cover You and any member of Your Family against any claim for compensation or expenses which You or any member of Your Family are legally liable to pay for the:

- death of or bodily injury to any person;
  - loss of or damage to property;
- resulting from an Occurrence during the Period of Insurance *other than* relating to the ownership or occupancy of Your Home Building which takes place anywhere in the world when You are temporarily outside Australia, provided You normally reside in Australia.

## What We will pay

- The maximum limit We will pay for any one Occurrence is \$20,000,000 in the aggregate;
- The maximum We will pay under all policies which have been issued to you for the same liability is \$20,000,000 in the aggregate;
- We will pay legal costs for which We have provided our prior written consent, in addition to the aggregate maximum Limit.

## Additional benefits

### 1. Liability continues following a Total Loss

If Your Home Building is a Total Loss as a result of an Occurrence, We will continue to provide You with liability cover in relation to the Address that Your Home Building formerly occupied (see wording for further details)

### 2. Motor vehicle liability

We will cover You and any member of Your Family for their legal liability to pay any claims for compensation or expenses for:

- the death of or bodily injury to any person;
- the loss of or damage to property; arising from the ownership, custody, or use of:
  - any motorcycle which is not required to be registered by law and which has an engine capacity of less than 125 cc;
  - any motor Vehicle which is not required to be registered by law (except motorcycles with an engine capacity exceeding 125 cc, all-terrain vehicles, quad bikes or similar motorcycles);
  - any trailer for domestic use which is not attached to any motor Vehicle;

resulting from an Occurrence during the Period of Insurance .

We will also cover You or any member of Your Family against claims for:

- death or bodily injury caused by You or Your Family whilst being passengers in a registered Vehicle;
- death or bodily injury caused by any registered Vehicle if the Occurrence causing the death or bodily injury takes place at the Address of the Home Building. (see policy wording for full terms).

### 3. Sporting club or social club committee member

We will cover You and any member of Your Family for their legal liability to pay compensation or expenses for an alleged or actual act or omission arising out of the position as committee member of a sporting club or social club and which is committed during the Period of Insurance.

The maximum We will pay is \$15,000 for any one Period of Insurance (please see wording for further details).

### Excess

Excess to Part C – Personal Legal Liability is \$750 for all claims for Property Damage.

## Section 2 – FARM PROPERTY

### Part A

**The Cover:** Section 2 provides cover for loss or damage to:

- Farm Buildings
- Farm Contents
- Farm Infrastructure & Improvements
- Livestock, Solar Panels, Windmills, Trellis, Greenhouse, Fabric Shelter, Fencing, Hay, Farm Produce
- Farm Machinery (defined as follows):
  - Self-Propelled Farm Machinery
  - Plant & Equipment
  - Windmills, Pumps & Irrigation Equipment
- ‘Unspecified Covers’ as set out below <sup>3</sup>
  - Unspecified Farm Buildings (\$10,000/item and up to \$50,000/in the aggregate)
  - Unspecified Farm Infrastructure & Improvements: (\$5,000/item and up to \$30,000/ in the aggregate)
  - Unspecified Plant & Equipment (\$5,000/item; up to \$30,000/ in the aggregate)

- Unspecified Windmills, Pump & Irrigation Equipment (\$5,000/item; up to \$30,000/ in the aggregate)
- Unspecified Self-Propelled Farm Machinery (\$5,000/item; up to \$30,000/ in the aggregate)
- **Cover Type:** Listed Events or Accidental Damage (as per Your Schedule).
- **Basis of Settlement** <sup>4</sup>
  - Farm Buildings – ‘Indemnity’ or ‘Reinstatement/ Replacement’ settlement basis (per Your Schedule)
  - Farm Contents – ‘Reinstatement / Replacement’ settlement basis applies (per Your Schedule)

### Additional benefits – Part A

The following benefits are in addition to the Sum Insured unless otherwise specified (see wording for details):

- **Alterations, additions to Buildings:** automatic cover for alterations/additions to Buildings for 30 days after completion, provided the value of work does not exceed the lesser of \$25,000 or 10% of the Farm Building already specified on Your Schedule;
- **Employees’ belongings:** as part of Farm Contents we will provide cover (up to \$2,000/Employee and \$5,000/Occurrence) for equipment or personal items owned by Your Employee and used in the day-to-day operation of Your Farming Business;
- **Farm Property temporarily removed:** up to the lesser of \$10,000 or 10% of the aggregate Sum Insured for Farm Machinery, Unspecified Self-Propelled Farm Machinery and Unspecified Plant and Equipment. This benefit does not extend to Incidental Farm Contracting;
- **Farm Produce/Hay in transit:** Up to \$1,000 for Hay or Farm Produce damaged in transit
- **Fire extinguishment:** Up to \$10,000 for necessary fire extinguishment costs at Your Farm or any fire which threatens Your Farm
- **Neighbour’s fire-fighting equipment:** Up to \$10,000 for replenishment of fire-fighting equipment belonging to

<sup>3</sup> The aggregate limit is the maximum We will pay for **Period of Insurance**. You may be able to choose lower aggregate limits. The aggregate limit that applies, or which You choose, will be shown in Your Schedule.

<sup>4</sup> Please refer to the “**Policy Wording**” for your Farm Pack product for an explanation of **Basis of Settlement** and **Cover Types** (or speak with Your insurance professional).

neighbours which is damaged while fighting a fire on Your Farm;

- **Fusion of electric motor:** Up to \$500 for rewinding electric motors up to 2 kw aged 7 years or younger (see wording for excluded types of motors).
- **Destruction of Livestock:** Up to \$2,500 for destruction of livestock for humane reasons, or for reduction in value if You are forced to sell within 30 days of a fire to reduce Your financial loss. Benefit included in (and not in addition to) the Livestock Sum Insured
- **Professional fees:** Reasonable & necessary professional fees incurred to rebuild and/or discharge of mortgage following total loss of a Farm Building. Benefit included in (and not in addition to) the Livestock Sum Insured.
- **Reinstatement of sum insured:** automatic full reinstatement of Sum Insured following payment of a partial loss claim
- **Removal of debris** - reasonable costs of demolition, storage and removal of debris up to 10% Sum Insured of the damaged Farm Property (plus any additional Sum Insured for removal of debris, if any, specifically shown in Your Schedule).
- **Temporary protection** – up to \$5,000 for temporary protection of a damaged Farm Building for which we have paid a claim to keep the Building secure pending repair;
- **Windbreaks & trees for soil erosion** – up to \$200/tree and \$5,000/Occurrence to replace trees lost by fire.

## Optional cover Part A – Increased Cost Of Working

### a) **‘Increased Costs of Working’ – the main cover**

- ❖ If selected, this option provides cover for additional costs incurred for avoiding or diminishing a reduction in turnover, or resuming Your Farming Business, due to disruption caused directly by insured loss or damage at Your Farm.
- ❖ We will only pay these costs *under Part A - Farm Property section* and provided further that the additional expenses:
  - a) are incurred as a direct result of loss or damage

for which a claim is accepted;

- (i) under Farm Property section (other than Farm Produce, farm trees, Livestock); or
  - (ii) under Motor Vehicles section insured for Farm use (but limited to motorised vegetable/fruit harvesting machinery, tractors, combine harvesters, cotton pickers, seeders, planters & sprayers); or
  - (iii) for destruction of Pasture by fire; **and**
- b) are necessarily & reasonably incurred during period commencing at time of loss & ending no more than 12 months later.
- **‘Loss of income benefits’**  
If Increased Costs of Working (‘ICW’) cover is taken, and subject always to the ICW Sum Insured, the following additional benefits *automatically* attach to the Increased Costs of Working cover:
    - Solar Panels (loss of income for supply of electricity). Provided we accept a claim for a Solar Panel forming part of Your Farming Business, We will pay You for loss of income for electricity supplied to the grid, up to a maximum amount of \$5,000;
    - Loss of rent – provided you have a rental agreement in place, if Farm Property insured under this Policy is destroyed by an insured occurrence and as a result You suffer loss of rent, We will pay Your loss of rent for maximum period of 12 months subject to a maximum of \$5,000 per Period of Insurance;
    - Livestock agistment income – Pasture. We will pay the loss of income resulting from the disruption to Your Farming Business due to the destruction of Pasture at Your Farm caused by Fire, lightning or thunderbolt that requires the movement of Livestock to a grazing property (other than own Your Farm) up to a maximum of \$30,000 per Period of Insurance.
  - **Accountants fees**  
We will also pay up to a maximum of \$2,000 for the financial compilation services of an accountant engaged to produce and clarify details of Your claim.

### Excess

- An Excess of \$750 applies to Increased Costs of Working. For a Farm Vehicle claim the excess is a waiting period of 24 hours.

## Other cover choices – Part A Farm Property

### Choice of Fencing cover

- a) Fencing per km: with this option You cover all the fencing at the Farm for a Sum Insured per km that You nominate; **or**
- b) First Loss fencing option: here You nominate a Sum insured for all Your Fencing across multiple Farms listed on Your Schedule (regardless of km).

### Choice of Hay cover

You may nominate one Sum Insured for Hay applicable to:

- a) Your Farm; or
- b) multiple Farms (blanket cover) listed on Your Schedule.

### Choice of Livestock Cover

- a) With coinsurance: (lowest premium rate) but You must insure all Livestock at Your Farm by age, gender, and species for their full value; **or**
- b) Without coinsurance: (more expensive option) but allows You to buy a blanket cover at one or multiple farms). For Livestock insurance there is always a per animal limit. See the Wording and/or Schedule as may be appropriate.

## Part B - Portable Business Effects

**The Cover:** provides cover for loss or damage to ‘Portable Business Effects’ (as defined in wording).

- **Cover Type:** Accidental Damage
- **Basis of Settlement:** Reinstate/Repair

**Excess:** An Excess of \$750/Occurrence applies.

## Section 3 – MOTOR VEHICLES

### Choice of four insurance options

- Option 1: Comprehensive
- Option 2: Third Party Liability
- Option 3: Third Party Fire & Theft
- Option 4: Fire & Theft

### Vehicle use types

- Private Vehicles and Farm Vehicles

## Option 1 – Comprehensive Cover

### The Cover

- Covers Your vehicle for accidental damage & Theft; and
- Covers Your liability for third party property damage and bodily injury (max \$20,000,000);
- Replacement of new vehicles following total loss within 2 years of date of manufacture for vehicles that have travelled less than 40,000 kms.

### Other benefits

- Rental car following theft (private motor or farm utilities and vans) subject to a maximum \$75/day for 14 days.
- Legal costs to defend legal action (but not traffic and/or criminal driving offences - see wording for details)
- Substitute Vehicle up to \$20,000,000 (for your legal liability for property damage to 3<sup>rd</sup> party)
- Emergency repairs up to \$750 (private and farm motor) for cost of emergency repairs if you are unable to drive Your vehicle after it is involved in an accident covered by the Comprehensive cover option.
- Trailer (private motor only). We cover accidental loss or damage to any trailer which was attached to Your vehicle damaged for which we have accepted a claim.
- Towing costs (following theft or accident)
- Transportation by ship (general average & salvage charges)
- Transportation costs (up to \$1,200 for your travel costs if your vehicle is damaged)
- Portable effects (up to \$1,500 for personal effects/clothing damaged in accident or stolen)
- Debris removal (up to \$1,000)
- Replacement of signwriting (\$2,000 any one accident or Theft claim)
- Finance payout – Total Loss (private and farm utes or vans). Maximum additional amount is 15% of Agreed Value (or Market Value as applicable) or \$5,000 - whichever is the lesser.
- Re-keying and re-coding (\$500) for stolen keys

### Specific options – Comprehensive Cover

The following two optional covers are available for Private

motor and Farm motor (Vans and Utes only):

- Removal of basic excess for windscreen claims
- Rental or car loan option (\$75 per day for maximum 14 days)

## Option 2 – Third Party Liability Cover

### The Cover

Covers your legal liability (max \$20,000,000) for third party:

- Property damage
- Bodily injury

### Other benefits

- Substitute vehicle (up to \$20,000,000 for your legal liability for property damage to 3<sup>rd</sup> party)
- Uninsured vehicle (covers damage to your vehicles from an accident caused by the driver of an uninsured third-party vehicle) up to \$5,000
- Legal costs to defend legal action

## Option 3 – Third Party Liability Fire & Theft

### The Cover

Covers your legal liability (max \$20,000,000) for:

- Third party property damage
- Bodily injury; and

Covers Your Vehicle for:

- damaged caused by Fire or Theft

### Additional benefits

- Substitute vehicle (up to \$20,000,000 for your legal liability for property damage to 3<sup>rd</sup> party)
- Legal costs (to defend legal action)
- Towing (reasonable costs of the safeguarding, removal and towing Your vehicle to nearest repairer)
- Uninsured vehicle (accident caused by third party driver of an uninsured vehicle - up to maximum of \$5,000).

## Option 4 – Fire & Theft Cover

### The Cover

Covers Your Vehicle for loss/damage caused by:

- Fire or
- Theft

## Section 4 - MACHINERY & ELECTRONIC BREAKDOWN

### The Cover

- Loss or damage to **Plant and Machinery** or **Electronic Equipment**, which is
- caused by **'Breakdown'** as defined.

## Plant & Machinery

### The Cover

**A) Plant & Machinery** – there are two types cover are available.

#### Blanket Cover - Plant & Machinery

- For items less than 6 years old We will pay the lesser of:
  - cost to replace plant with similar function and capacity in a condition equal to when new; OR
  - the limit any one item shown in your Schedule
- For items more than 6 years old We will pay
  - The installed value of the item depreciated by 10% per annum for each year of service to a maximum depreciation of 70%.

#### Specified Cover - Plant & Machinery

- For specified items less than 6 years old We will pay the lesser of:
  - Cost to replace Plant & Machinery with similar function and capacity in a condition equal to when new; **or**
  - The reasonable costs of restoring the Plant & Machinery to former working order; **or**
  - The Sum Insured shown in your Schedule.
- For specified items more than 6 years old We will pay:
  - The cost to replace the Plant & Machinery with an item of similar function, capacity & quality in a condition equal to condition immediately prior to loss after depreciation, wear & tear; **or**
  - the Sum Insured

#### Specific options - Plant & Machinery

- 'Deterioration of stock'

## Electronic Equipment

**B) Electronic Equipment** – cover for ‘Specified’ items only (no Blanket cover option available). The maximum amount We will pay for any one claim is the lesser of:

- the Sum Insured for Electronic Equipment; or
- for Electronic Equipment:
  - which is less than 5 years old, the cost of replacing the destroyed items with an item of similar type/capacity when new;
  - which is 5 years or older, the actual value of the item immediately before the damage.

### Specific options – Electronic Equipment

- ‘Increased costs of working’; and
- ‘Data recompilation costs’

## Section 5 - THEFT

### The Cover

Cover is available for:

- Theft
- Loss or damage resulting from Theft (or attempted Theft) for the following:

- a) **Insured Property** (other than Money)  
Farm Buildings, Farm Contents, Farm Infrastructure & Improvements, Farm Machinery, Fencing, Hay, Livestock, Farm Produce or Wool.

\*Note to be eligible for a claim under the Theft section these items must also insured under the Farm Property section; and

- b) **Money**

### We will pay Your claim as follows:

**1) Insured Property** (other than Money) We will pay will Your claim be as set out below:

- a) for Specified Farm Buildings, Farm Contents, Farm Infrastructure and Improvements, Fencing, Hay, Farm Produce and Wool
- The Sum Insured specified in the Farm Property section for each item or the Market Value of insured items up to the Sum

Insured in the Theft section, whichever is the lesser.

- b) for Specified Farm Machinery
- Unless stated otherwise in Your Schedule, the Market Value of the item but no more than \$10,000, any one claim.
- c) for Livestock
- The lesser of the amount of:
    - \$2,000 per animal; or
    - Market Value Of Livestock; or
    - the values per animal as set out in Section Two – Farm Property multiplied by the number of Livestock stolen;
  - Unless otherwise stated in Your Schedule the most We will pay:
    - for any one animal is \$2,000;
    - for any one claim is \$7,500;
    - per Period of Insurance is the Sum Insured for Section 5 – Theft of Livestock;
- d) for Unspecified Farm Infrastructure and Improvements, Unspecified Farm Buildings or Unspecified Farm Machinery
- Unless stated otherwise in Your Schedule, the Market Value of the item, but no more than \$5,000 any one claim.

### 2) Money

We will pay You the lesser of:

- a) the value of Money that was lost or stolen; or  
b) the Sum Insured stated in Your Schedule for Money.

### Other benefits

- Up to \$2,500 for temporary repairs following Theft or attempted Theft
- Up to \$2,500 for the necessary replacement or adjustment of locks or electronic security systems at Your Farm following Theft or accidental loss of keys or access cards.

## Section 6 – LAND TRANSIT

### The Cover.

Cover is available for:

- a) Farm Goods whilst in transit up to the Sum Insured specified on your Schedule.  
b) Livestock whilst in transit up to the Sum Insured specified in Your Schedule.

### We will pay your claim as follows

Unless stated otherwise in Your Schedule the maximum amount we will for any one claim is the amount stipulated in Your schedule. (See wording for further details).

The maximum amount We will pay for:

- a) any one head of Livestock is:
- the lesser of Market Value Of Livestock and the following values (per head):
    - \$2,500 for Small Stock (Sheep, Goats, Pigs, Ostriches/Emus)
    - \$5,000 for Large Stock (Cattle and Buffalo), Horses, Camels, Deer, Donkeys and Alpacas/Llamas
    - \$200 for Domesticated Poultry (other than Ostriches/Emus); and
- b) for all other Farm Goods is up to the Sum Insured stated in Your Schedule.

### Other benefits

- **Replacement goods:** Cover for the hiring of replacement goods for Your Farming Business (up to \$2,000)
- **Loading / Unloading:** Cover for loss of or damage to Your Farm Goods and/or Livestock during the loading and unloading of conveying vehicle
- **Humane destruction Livestock:** Provided we agree to pay a claim for Livestock under this section, we will pay the reasonable and necessary costs of destroying (and disposing) Livestock for humane reasons
- **Debris removal:** cost of removing, cleaning or disposing of Your Farm Goods lost or damaged by an insured event subject to a maximum of \$2,000 in any one Period of Insurance

- **Storage during transit:** If incidental storage of insured property is required during transit, cover is available for loss or damage caused during storage up to max \$2,000

## Section 7 – PUBLIC & PRODUCT LIABILITY

### The Cover

#### ▪ Legal Liability

We cover You for legal liability to pay compensation for Personal Injury and/or Property Damage as a result of an Occurrence in connection with Your Farm Business happening during the Period of Insurance:

- Anywhere in Australia; and
- elsewhere in the world when You leave Australia provided You normally reside in Australia.

#### ▪ Products Liability

We cover You for cover You for all liability caused by your Products as a result of an Occurrence happening during the Period of Insurance

#### ▪ Legal costs

In addition to the Limit of Liability We also pay:

- any legal costs We incur because of an Occurrence;
- all reasonable/necessary expenses that You incur with our prior agreement because of an Occurrence;
- all reasonable expenses You incur for emergency first aid treatment for Personal Injury resulting from the Occurrence.

#### ▪ Defending legal action

Where a claim is made against You will pay the costs of defending legal action against You.

See Wording for full details.

### Additional benefits – Section 7

#### ▪ Aircraft landing areas

We will pay all amounts You become legally liable to pay as compensation as a result of an Occurrence arising out of Your ownership, occupancy or control of any Aircraft Landing Area on Your Farm.

\*We will only do this if the Aircraft Landing Area complies with all relevant regulations, statutes and by-laws in force, and You do not receive payment, or are party to any contract, for the use of the Aircraft Landing Area.

#### ▪ Escape of Livestock

We will pay all amounts You become legally liable to pay as compensation as a result of an Occurrence arising out of the escape of Livestock from Your Farm.

\*Cover under this additional benefit is subject to you complying with all statutory obligations, by-laws or regulations requiring any owner or occupier of land on which Livestock are kept, to ensure that the fencing of that land is adequate to prevent the escape of that Livestock.

#### ▪ Livestock droving, ‘road-reserve’ grazing and livestock crossings

We will pay all amounts You become legally liable to pay as compensation as a result of an Occurrence caused by droving, road-reserve grazing, road crossings or the otherwise movement of Livestock.

\*Cover under this additional benefit is subject to you complying with all statutory obligations, by-laws or regulations governing the droving, road-reserve grazing, livestock crossings or the otherwise movement of Livestock through and within any municipal district, shire, local authority or council area.

#### ▪ Care Custody & Control

We will pay for Damage to Property in Your physical & legal control. The maximum limits applicable to this cover are:

- \$250,000 in the aggregate per Period of Insurance (any one claim or series of claims) from one Occurrence;
- \$200,000 for buildings leased to You;
- \$10,000 for any one animal under Your control;
- \$200,000 any one item of farm property other than animals;

#### ▪ Registered Motor Vehicles

We will pay:

- Personal Injury where statutory cover does not provide indemnity (provided there is no breach of law by You);
- Property Damage
  - Arising out of the loading & unloading of goods to or from any vehicles
  - Arising out of the operation of any working vehicles designed for digging, lifting, drilling whilst in use on Your Farm

c) caused by use of any tool/plant attached to a vehicle being used at a work site

- Property Damage or Personal Injury arising out of ownership, possession or operation by You of a vehicle or mobile machinery (or their implements attachments) which is being driven or operated:
  - on Your Farm (or between Farms owned by You and insured by Us)
  - where You are working temporarily in relation to Your Farming Business
  - within 75 km of Your Farm
    - to or from a workshop for the purposes of repair or service
    - in the course of delivery to Your Farm after purchase/sale
- Loss arising from a claim made against You for Property Damage and Personal Injury arising from Your use of a registered vehicle as a **Tool of Trade** on a work site that is connected with Your Farming Business.

#### ▪ Unregistered vehicles non-business use.

Cover is available for Your legal liability for Property Damage or bodily injury arising from ownership, custody or use of:

- domestic trailer not attached to a vehicle;
- motorised wheel chair; or
- any unregistered Vehicle,

used for any purpose that is not required to be registered by law or in respect of which there is no compulsory statutory scheme of indemnity;

#### ▪ Overspray damage

- Property Damage from ground-based spraying operations

#### ▪ Continuing cover after a total loss

- Continued liability cover for a Farm Building after the structure is a total loss

#### ▪ Committee member

- All amounts You become legal liable to pay as compensation for Personal Injury and/or Property Damage as a result of an occurrence that arises from

Your duties as a committee member of a sporting or social club

- **Drones**
  - legal liability arising out of Your ownership or control of a Drone at Your Farm
- **Incidental farm Contracting**
  - Legal liability from **Incidental Farm Contracting** as defined.

## Optional covers – Section 7

If Your Schedule shows You have selected any of the following optional covers, then we extend cover as explained below (see wording for full details).

- **Farm Hosting**
  - legal liability for the provision of accommodation, meals and farm tours to guests of Your Farm for which You receive payment.
  - Excludes Recreational Activities as defined in Policy Wording
- **Aerial Spraying**
  - legal liability for Property Damage arising out of aerial spraying application to land or crops at Your Farm conducted by a licensed aerial spraying contractor engaged by You or on Your behalf, provided:
    - a) You do not operate the aerial spraying business;
    - b) the aircraft is not owned or operated by You; and
    - c) You or Your Employees do not perform the aerial spraying application.
- **Horse Riding**
  - cover is extended to include recreational Horse-Riding activities
    - a) provided the maximum number of horses kept at Your Farm at any time does not exceed 5.
- **Milk Tanker Contamination**
  - Cover is extended to cover Your legal liability arising out of the contamination of milk contained in a milk tanker, due to the introduction of Your contaminated milk.

GENERAL DEFINITIONS	
This word(s)	Mean(s)
<b>Accident</b>	means an incident that is unforeseen and unintended and that causes loss or damage. This includes a series of accidents arising out of the one event.
<b>Accidental Damage</b>	means an incident that is unforeseen and unintended that causes physical loss or damage for which <b>We</b> will provide cover to <b>You</b> subject to the <b>Policy</b> conditions and exclusions. This includes a series of accidents arising out of the one event. <b>Accidental Damage</b> includes <b>Listed Events</b> (as that term is defined in the relevant section of the <b>Policy</b> ).
<b>Address</b>	means the address shown in <b>Your Schedule</b> and is the land on which <b>You</b> conduct <b>Your Farming Business</b> .
<b>Aircraft Landing Area</b>	means any area on or from which aircraft land or take-off, or are housed, maintained or operated when they are not airborne.
<b>Australia</b>	means the Commonwealth of Australia, its dependencies and Territories.
<b>Compensation</b>	means all amounts <b>You</b> are liable to pay to other people or organisations (including legal costs awarded against <b>You</b> and interest accruing after entry of judgment against <b>You</b> until <b>We</b> have paid the amount outstanding).
<b>Computer System</b>	means any computer, hardware, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or backup facility.

<b>Cyber Incident</b>	means <ol style="list-style-type: none"> <li>(i) unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;</li> <li>(ii) Malware or Similar Mechanism;</li> <li>(iii) programming or operator error whether by the Insured or any other person or persons;</li> </ol> unintentional or unplanned, wholly or partially outage of the Insured's Computer System not directly caused by physical loss or damage; affecting access to, processing of, use of operation of any Computer System or any Electronic Data by any person or group(s) of persons.
<b>Dispute Resolution Officer</b>	means the person at Ag Guard who provides a single customer service point of contact for claimants and all their dispute applications.
<b>Educational Institution</b>	means accredited educational institutions including primary, secondary and tertiary educational institutions.
<b>Electronic Data</b>	means facts, concepts and information converted to a form useable for communications, interpretation, or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for processing and manipulation of data or the direction and manipulation of such equipment.
<b>Employee(s)</b>	means any person who is employed under a contract of service or apprenticeship with <b>You</b> but does not include any person employed under such contract who is excluded from the definition of 'Worker' under any workers' compensation legislation.



# Farm Pack Features and Benefits Brochure

<b>Excesses</b>	means the amount shown in the <b>Policy</b> and <b>Your Schedule</b> , payable by <b>You</b> on each and every claim arising out of one event or <b>Occurrence</b> under that <b>Policy</b> section. Should more than one excess be payable under this <b>Policy</b> for any claim or series of claims arising from the one event, such excesses shall not be aggregated, and the \$250k, \$500k and \$2highest single level of excess only shall apply, except in the motor <b>Vehicle</b> sections. <b>You</b> are required to pay the excess when <b>We</b> request <b>You</b> to do so.	<b>Flood</b>	means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following: a) a lake (whether or not it has been altered or modified); b) a river (whether or not it has been altered or modified); c) a creek (whether or not it has been altered or modified); d) another natural watercourse (whether or not it has been altered or modified); e) a reservoir; f) a canal; g) a dam.	<b>Indemnity Value</b>	means the value of <b>Home Buildings, Home Contents, Portable Effects</b> or <b>Farm Property</b> at the time of loss or damage taking into consideration the age, condition and state of repair.
<b>Family</b>	means persons who normally reside with <b>You</b> permanently and who are <b>Your</b> : a) spouse or de facto; b) <b>Your</b> children or <b>Your</b> spouse's or de facto's unmarried children; c) parents or <b>Your</b> spouse's or de facto's parents; or d) brother or sister.	<b>Fusion</b>	The process of fusing or melting together of windings of an electric motor following damage to their insulating material as a result of overheating caused by electric current.	<b>Input Tax Credit</b>	means the Input Tax Credit according to the meaning given in the A New Tax System (Goods and Services Tax) Act 1999 (Cth).
<b>Farm</b>	means the land on which <b>You</b> conduct <b>Your Farming Business</b> , including any land <b>You</b> lease or share farm.	<b>Impact</b>	means a collision of two or more objects.	<b>Internet Operations</b>	a) use of electronic mail systems by <b>You, Your Employees</b> or any person who has <b>Your</b> permission; b) access through <b>Your</b> network to the internet by <b>You, Your Employees</b> , or any person who has <b>Your</b> permission; c) access to <b>Your</b> intranet (meaning internal company information and computing resources) which is made available through the internet for <b>Your</b> customers or others outside <b>Your</b> organisation; and the operation and maintenance of <b>Your</b> website.
<b>Farming Business</b>	means: a) farming activities declared by <b>You</b> to <b>Us</b> ; and b) <b>Incidental Farm Contracting</b> , but excludes: a) paying guests, boarders, lodgers; or b) visitors associated with tourist, agritourism or <b>Farm Hosting</b> operations, unless <b>We</b> have stated otherwise in <b>Your</b> Schedule.	<b>Incidental Farm Contracting</b>	means part of <b>Your Farming Business</b> that relates specifically to the production of crops and/or livestock (or produce derived from such) for reward that is consistent with the Farm Business description in Your Schedule: a) which is not carried out on a <b>Farm You</b> own, lease or share-farm; and b) where the amount you receive from such contracting work during the Period of Insurance does not exceed \$100,000; and c) where the work undertaken is at a location no more than 50 km as measured in a straight line from the main homestead where you normally reside.	<b>Legal Liability</b>	means <b>Your</b> legal responsibility to pay compensation for death, injury or damage to other people or their property. This responsibility only arises if <b>You</b> have done something wrong or <b>You</b> are at fault.
<b>Financer</b>	means the person or entity with a security interest in <b>Your</b> property.			<b>Limit of Liability</b>	means the maximum amount/s payable for any and all claims under this <b>Policy</b> set out in <b>Your Schedule</b> as the <b>Limit of Liability</b> for the particular cover provided under the relevant Section.
				<b>Livestock</b>	means any type of farm animal (excluding fish/shellfish/crustaceans), other than a domestic animal or working dog belonging to <b>You</b> and used in connection with <b>Your Farm Business</b> (and which normally produces income for <b>Your Farm Business</b> ).

# Farm Pack Features and Benefits Brochure

<b>Malware or Similar Mechanism</b>	means any programme code, programming instructions or other set of instructions intentionally constructed with the ability to damage, interfere with, or otherwise adversely affect computer programmes, data files, or operations ( whether involving self-replication or not)including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".
<b>Market Value</b>	means the retail value of items of a similar type, age and condition, with adjustment for its special features, if any. Used price guides and any other information may be used to assist in determining market value.
<b>Market Value of Livestock</b>	means the farm gate value which shall be determined as the value of the animal(s) at the time of loss excluding transport costs, sales costs and any Livestock levies.
<b>Money</b>	means cash, bank notes, currency notes, negotiable instruments, negotiable cheques, postal notes, post office money orders, negotiable securities, unused postage stamps, revenue stamps, credit card sales vouchers, instant lottery tickets, store value cards, authorised gift vouchers, public transport boarding bus or transport tickets, telephone credit cards or franking machine credits.
<b>Motor Cycle</b>	means a motorised bike or <b>Vehicle</b> on which the rider typically sits astride in order to drive. It includes motorbikes, quadbikes, and tricycles.

<b>Motor Vehicle</b>	means any type of land-based machine on wheels or on self-laid tracks made or intended to be propelled other than by manual or animal power, including any trailer or other attachment that is normally towed by or operated from any such machine. Motor <b>Vehicle</b> does not include aircraft.
<b>Occurrence</b>	means an event during the <b>Period of Insurance</b> (including continuous or repeated exposure to substantially the same general conditions), which results unexpectedly and unintentional from <b>Your</b> standpoint in personal injury or damage to property which <b>You</b> neither expected nor intended to happen. All <b>Personal Injury</b> or <b>Property Damage</b> or <b>Advertising Injury</b> resulting from one original cause will be treated as being caused by the one <b>Occurrence</b> .
<b>Period of Insurance</b>	means the period shown in <b>Your</b> Schedule.
<b>Policy / Terms of Policy</b>	means this document, <b>Your Schedule</b> and any future documents issued to <b>You</b> that amends the cover or <b>Your Schedule</b> .
<b>Schedule</b>	means: a) the <b>Schedule</b> current for <b>Your Policy</b> ; b) the renewal notice <b>You</b> have paid; or c) the alteration advice sent to <b>You</b> . The <b>Schedule</b> contains details of the types of cover and levels of cover <b>You</b> have selected and any special conditions or endorsements applicable to <b>Your</b> cover.
<b>Pollutants</b>	means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals, material to be recycled or waste.

<b>Portable Effects</b>	means personal items owned by <b>You</b> which are designed to be worn or carried, except for money or firearms.
<b>Premium</b>	means the amount <b>You</b> pay for the cover provided by this <b>Policy</b> , including any taxes and other government charges.
<b>Proposal</b>	means the information <b>You</b> supply to <b>Us</b> that forms part of the basis for <b>Our</b> decision of whether or not to cover <b>You</b> and on what terms. This includes information provided in writing, verbally or by electronic means as part of <b>Your</b> application for <b>cover</b> .
<b>Rainwater</b>	means rain falling from the sky onto buildings and/or ground.
<b>Run-off</b>	<b>Rainwater</b> that has collected on or has flowed across normally dry ground or has overflowed from: a) swimming pools or spas; or normally dry storm water gutters and normally dry drains, which have been built or approved by a government or public authority.
<b>Security interest</b>	A security interest as defined in section 12 of the Personal Property Securities Act 2009 (Cth).
<b>Storm</b>	Violent wind (including cyclones and tornadoes), thunderstorms or hail which may be accompanied by rain or snow.
<b>Storm Surge</b>	The short period rise or fall of the sea level produced by a cyclone.
<b>Sum Insured</b>	The amount(s) <b>You</b> have selected and is/are shown in <b>Your Schedule</b> for Section One, Two and Three as the <b>Sum Insured</b> for the particular section, cover and/or item.

<b>Terrorism</b>	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
<b>Theft</b>	A person has taken <b>Your</b> property without <b>Your</b> knowledge, prior consent or agreement, with the intention of permanently depriving <b>You</b> of that property.
<b>Tool of Trade</b>	A <b>Vehicle</b> that has a tool, implement, machine or plant attached to or towed by it for: a) digging, scraping, grading, drilling, levelling; or b) lifting, lowering, or supporting any object or person, which is being used by <b>You</b> for <b>Your Farm Business</b> . <b>Tool of Trade</b> does not include <b>Vehicles</b> whilst travelling to or from a worksite, <b>Vehicles</b> that are used to carry goods to or from <b>Your</b> Farm, or private <b>Vehicles</b> .
<b>Total Loss</b>	Where <b>We</b> determine that <b>Your</b> insured property is damaged or destroyed beyond economical repair or is lost and irretrievable.
<b>Tsunami</b>	means a sea wave, or sea waves, caused by sudden movement of the ocean due to earthquakes, landslides or volcanic eruptions. It does not include a rise in the level of the ocean caused by a king tide or a rise above the normal water level along a

	shore resulting from strong onshore winds and/or reduced atmospheric pressure.
<b>Unattended</b>	means not inspected, attended or visited by You, Your Employees or anyone authorised by You.
<b>Unoccupied</b>	means uninhabited by You, Your Employees or anyone authorised by You, for use as a place of residence for eating, drinking and sleeping overnight.
<b>Vehicle</b>	means any type of machine on wheels or on self-laid tracks made or intended to be propelled by other than manual or animal power and any trailer or other attachment made or intended to be drawn by any such machine.
<b>Water</b>	Includes <b>Rainwater</b> , snow, sleet or hail.
<b>We, Us, Our</b>	Ag Guard Pty Ltd ACN 623 290 166 as the agent for the insurer Great Lakes Insurance.

## Notices

### Farm Pack Features & Benefits V1.0

Effective date - 10 Feb 2020

Applies to Ag Guard Farm Pack Policy AGFP (BI 01-2020) (“Wording”) and any related Supplementary Product Disclosure (SPDS) issued by Ag Guard Pty Ltd (ABN 42 168 502 645, AFSL 480716)

Ag Guard Pty Ltd (Ag Guard) arranges policies for and on behalf of Great Lakes Australia (GLA). Ag Guard acts under a binding authority given to it by GLA to administer and issue policies, alterations and renewals.

In everything to do with this Policy, Ag Guard acts as an agent for GLA and not for You. If You have any questions about Our products or services or need help to make a claim, You can contact us as set out below.

Postal Address: PO Box 164, Milsons Point, NSW, 1565.

Physical Address: Unit 303, 115 Military Road, Neutral Bay NSW 2089

This insurance policy is underwritten and issued by Great Lakes Insurance SE (ARBN 127 740 532, ABN 18 964 580 576, AFSL 318603) trading as “Great Lakes Australia” (GLA).

GLA is a branch office of Great Lakes Insurance SE, a limited liability company incorporated in Germany and a wholly owned subsidiary of Münchener Rückversicherungs-Gesellschaft AG (‘Munich Re’), part of Munich Re (Group). Munich Re (Group) is one of the largest insurance groups in the world.