

Farm Motor Additional Benefits

This document provides an overview of the Additional Benefits available under each Section of the Countrypak Plus policy. For details of coverage provided by each Additional Benefit and the limits that apply, refer to the Countrypak Plus Product Disclosure Statement.

This document is only intended to provide an overview of the benefits and does not form or replace any part of the insurance contract.

Section 1 A. Comprehensive	Additional Benefit	Limit
	Automatic addition – replacing your vehicle	Market Value up to \$300,000
	Completion of journey	\$5,000
	Disabled driver modifications	\$10,000
	Emergency repairs	\$5,000
	Emergency service costs	\$25,000
	Employee's accessories	\$25,000
	Employee's vehicles	Market Value or \$25,000, whichever is the lesser
	Faultless collision excess waiver	\$0 excess
	First aid kit expenses	\$2,500
	Funeral expenses	\$25,000
	General average charges	General average and salvage charges
	Goods in transit	*Recovering, reloading or moving load carried \$5,000 *Loss, destruction or damage to Your goods \$5,000
	Hire heavy vehicle following accident	Reasonable costs
	Immediate family travel expenses	\$3,000
	Lease or commercial finance agreement payout	25% of Market Value or the sum insured whichever is the lesser
	Motor cycles	Helmet and Protective Clothing \$1,000
	New vehicle option	New Vehicle of the same make and model
	Other interested party	Financier's remaining interest
	Personal effects and tools	\$2,000
	Removal of debris	\$50,000
	Replacement of locks and keys	\$10,000
	Sign writing	Reasonable costs
	Subrogation waiver	Refer to PDS
	Tarps, gates, chains, dogs and straps	\$5,000
	Taxi fare	\$100
	Trauma counselling	\$5,000
	Unspecified farm machinery	\$20,000
	Unspecified non-standard accessories or permanently attached plant	25% of the Sum Insured upto \$5,000

Section 1 A. Comprehensive and B. Third Party, Fire and Theft	Additional Benefit	Limit
	Baby seat or capsule	Reasonable costs
	Hire vehicle following theft	Reasonable costs
	Towing or return of vehicle	Reasonable costs
	Use of trailers	\$2,500 up to Market Value
	Replenishment of firefighting equipment	\$5,000
	Stamp duty for transfer of ownership	Stamp duty and transfer fees
Section 2 Legal Liability	Additional Benefit	Limit
	Contractual liability	Limit of Indemnity
	Damage caused by uninsured vehicles	\$10,000
	Legal costs	Reasonable costs
	Movement of other vehicles	Limit of Indemnity
	Non-owned vehicles	Limit of Indemnity
	Towing disabled vehicles	Limit of Indemnity