

AGRI INSURANCE FOR YOUR CLIENTS



OUR RURAL INSURANCE CENTRE OF EXCELLENCE

For over 10 years, CGUs purpose-built Rural Insurance Centre (RIC) has supported Agri brokers and their clients with local knowledge and technical underwriting expertise.

With over a decade of successful operation, the ambitious undertaking of the RIC is the jewel in CGU's Agribusiness crown.

What makes the RIC unique?

Our hand-picked team drives a service-led culture that continuously improves our core capabilities while building for a future of product innovation that supports risk selection and pricing decisions.

With many in our underwriting team originating from rural backgrounds, CGUs RIC team understands the risks that rural clients face and shares close working relationships with the brokers who support them.

We know that not all Agri risks are the same, and we partner with brokers and clients to think outside the box, offering tailored solutions with the clients' unique needs in mind.

WORKING TOGETHER

The CGU Rural Insurance Centre (RIC) is available to support you with your Agri insurance needs, from:

- Helping you to understand agricultural property and risks, and how to cover them under our Agri products;
- Working with you from quotation to placement of complex, new or emerging, or outside the box risks;
- Competitive terms for superior risks

DESIRABLE NEW BUSINESS OCCUPATIONS

- Grain/Crop Growing (e.g. wheat, barley, oats, etc)
- Grain/Sheep and Grain/Beef Cattle - Mixed Farming
- Sheep/Beef Cattle Farming
- Sheep Farming/Wool Growing
- Beef Cattle Farming
- Stud Beef Cattle Breeding
- Hobby Farming - acceptable up to 40 hectares and annual turnover of less than \$50,000

UNDERWRITING REQUIREMENTS AND OPTIONS

Quotations are processed through Sunrise, which is equipped with relevant questions to capture vital underwriting information and to limit referrals.

If a referral is required, our experienced underwriters can provide prompt and relevant advice. They may also request additional risk information for referrals.

Supporting evidence may include (but not limited to):

- Photos - which clearly show the condition of the property (inside and out)
- 5-year claims history (on Underwriter Letterhead)
- Details of any recent or planned maintenance, improvements, or risk mitigation measures
- Farm Survey - which may include outline of the farming/risk attributes, evidence of superior practices, risk mitigation and property, a farm map with risks identified
- Quality or risk management practices in place
- Where a risk triggered referral evidence to support placement e.g. High hay sums insured - provide completed Hay survey

CONTACT INFORMATION

Pick up the phone and give our friendly and knowledgeable RIC underwriters a call.

Our underwriting team can consider rural risks of many shapes and sizes, from small hobby farms to complex multi-farm operations. We welcome the opportunity to discuss your clients' agricultural operations and how CGU can assist with comprehensive coverage and responsive claims support.

1300 137 863 x 33935 or (03) 4373 0935

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OUR COUNTRYPAK PLUS PRODUCT

The CountryPak Plus product is a package policy for the cover of Domestic and Farm Property and Liability, with minimum section requirements. Customers insuring working farms must take out at least two sections consisting of:

- Domestic Buildings and Domestic Contents
- Farm Property or
- Business Liability

Customers insuring hobby farms must take out a minimum of the following sections:

- Domestic building and domestic content
- Business liability

The policy covers farm property under the following policy sections:

Section 1 Domestic Buildings and Domestic Contents

- Farm house and contents
- Valuable items
- Personal liability

Cover Types available: Listed Events or Accidental Damage

Optional Cover: Rent default and theft by a tenant

Section 2 Farm Property

- Farm Sheds
- Silos
- Water tanks
- Fuel tanks
- Power poles

Cover Types available: Listed Events or Accidental Damage

Optional Cover: General property

Section 3 Farm Machinery and Working Dogs

- Tractors
- Farm machinery
- Motorbikes
- Working dogs

Section 4 Theft

- Farm tools
- Specified farm machinery
- Motorbikes
- Other specified items

Section 5 Hay, Grain, Fencing, Livestock and Farm Trees

- Hay
- Grain
- Fencing
- Livestock
- Farm trees

Section 6 Business Interruption

Cover Types available:

- Loss of revenue
- Farm continuation expenses
- Loss of rent
- Loss of agistment income

Section 7 Business liability

- Liability for your farm business

Optional Cover:

- Aircraft Landing Area
- Farm Hosting

Section 8 Machinery Breakdown

- Farm pumps
- Coolroom motors
- Milk vat and dairy plant
- Deterioration of farm produce or milk
- Electrical machinery
- Computers and electronic equipment
- Contamination of milk

Section 9 Personal Accident

- A weekly benefit if you are incapacitated as a result of accident or illness

Section 10 Road Transit

- Livestock
- Farm produce
- Farm machinery
- General farm goods

Please refer to the CountryPak Plus PDS for full cover details.

OUR FARM MOTOR PRODUCT

Farm motor has the following cover types available:

- Comprehensive
- Third party Fire and Theft
- Third party only

Optional cover: Windscreen Glass (Private and Goods carrying vehicles up to 5 tonne only)

Insurance is available for:

- Private Vehicles
- Farm Utes
- Farm Trucks
- Trailers
- Tractors
- Harvesters
- Boom Sprayers
- Balers
- Seeders
- Field bins
- Centre Pivot Irrigators
- Motorbikes, Quadbikes and Side by Side/UTV
- Other items of farm machinery

Please refer to the Farm Motor PDS for full cover details.

OUR CROP PRODUCT

We offer cover for broadacre winter crops such as wheat, barley canola and oats.

- Coverage is available for fire and hail, or fire only.
- Policy period is from 1st July each year.

Additional benefits:

- Chemical Overspray up to \$100,000
- Transit insurance up to \$100,000
- Stored crop up to \$200,000

Optional things you can cover: After harvest extension.

Please refer to the crop insurance policy for full cover details.

CLAIMS MANAGEMENT

We have experienced and specialised claims professionals with a proven track record of claims management. Our market-leading service model provides:

- Expertise in assessing, recoveries and settlements, offering a seamless claims experience.
- Dedicated Claims Consultants and a Claims Relationship Specialist.
- Partnerships with a well-established and experienced Supply Chain network.

CGU Claims

Ph: **13 24 80**

E: claims@cgu.com.au

Claims Portal

24/7 Claims Lodgement available with a claim number and updates provided in real time.

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