

Countrypak Plus 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 – Domestic Buildings & Contents	Additional Benefit	Limit
Domestic Farm Buildings	Alternative temporary accommodation and loss of rent	\$20,000 or 20% of Your Domestic Farm Buildings sum insured which ever is the greater
	Building materials	\$2,500
	Certificate of Title	Replacement cost
	Consumer Price Index	Consumer Price Index amount
	Domestic gardens	\$10,000
	Environmental improvement	\$5,000
	Fire extinguishment and prevention costs	\$10,000
	Government declared catastrophe (only applies if 'Cover 2 Accidental Damage' has been selected)	Additional 30% of Domestic Farm Building sum insured
	Leased buildings	Sum insured includes fixed carpets, curtains & internal blinds
	Modifications following injury	\$25,000
	Mortgage discharge costs	Reasonable costs
	Professional fees	Reasonable costs
	Removal of debris	Reasonable costs
	Sale of domestic farm building	Sum insured
	Statutory costs	\$25,000
	Total loss	Limit of your liability cover
	Unsealed access driveways	\$5,000
Domestic Contents	Alternative accommodation	20% of sum insured
	Attendance of security firm	\$2,500
	Credit cards and transactions	\$7,500
	Domestic contents in a commercial storage facility	Sum insured
	Domestic contents in transit	Sum insured
	Electronic data	\$5,000
	Frozen and refrigerated foods and medicines	Reasonable costs
	Identity theft	\$5,000
	Indexation of sum insured	Consumer price index amount
	Money of guests, visitors or employees	\$1,500
	Moving your contents to a new situation	Sum insured
	Property of employees	\$5,000
	Property of guests or visitors	\$10,000
	Reinstatement of documents	\$2,500
	Reinstatement of sum insured	Sum insured
	Removal and storage of contents	Reasonable costs
	Removal of debris	20% of sum insured
	Total loss	\$5,000
	Water or liquid damage	Reasonable costs
	Domestic Farm Buildings and/or Domestic Contents	Chemical contamination
	Compensation for injury expenses	\$25,000

	Counselling	\$1,000
	Denial of access	Reasonable costs
	Extra cost of reinstatement	\$25,000
	Fire brigade costs	\$5,000
	Legal costs and expenses	\$10,000
	Locks and keys	Reasonable costs
	Medical and domestic emergencies	\$2,500
	Protection	Reasonable expenses
	Removal of tree stumps and fallen trees	\$5,000
	Tank water replacement	\$2,000
	Taxation audit	\$10,000
	Temporary protection	Reasonable costs
	Veterinary expenses	\$1,500
Liability	Motor vehicle liability	Limit of your liability cover
	Expenses incurred in attending court	\$5,000
	Committee member acts or omissions	\$10,000
	Total loss – domestic farm buildings	Limit of your liability cover
Section 2 – Farm Property	Additional Benefit	Limit
	Alterations and additions	10% of sum insured up to \$100,000
	Australia-wide coverage	Sum insured
	Building materials	\$2,000
	Demolition and removal of debris	20% of sum insured or \$25,000 whichever is the greater
	Deterioration of sugar cane	\$5,000
	Employee property	\$10,000
	Farm buildings in the course of construction	\$10,000
	Farm produce deterioration	\$5,000
	Fire extinguishment and prevention costs	\$10,000
	Fusion of electric motor	\$550
	Government fees	10% of sum insured or \$25,000 whichever is the greater
	Hay or grain in transit	\$1,000
	Increased cost of working	\$30,000
	Legal costs to Discharge of mortgages	20% of sum insured or \$5,000 whichever is the greater
	Neighbours fire fighting equipment	\$10,000
	New premises – temporary cover	20% of sum insured
	Newly constructed buildings	\$200,000 or replacement cost whichever is the lesser
	Professional fees	20% of sum insured or \$15,000 whichever is the greater
	Reinstatement of documents	\$10,000
	Reinstatement of the sum insured	Sum insured
	Seasonal increase	20% of sum insured
	Shelter belts	\$4,000
	Statutory costs	Sum insured balance or \$25,000 whichever is the lesser
	Sum insured indexation	Consumer price index amount
	Taxation and superannuation audit	\$7,000
	Temporary protection	\$5,000
	Unspecified farm improvements	Sum insured or \$2500
	Water or liquid damage	Reasonable costs

Section 3 – Farm Machinery and Working Dogs	Additional Benefit	Limit
Farm Machinery	Legal costs	20% of sum insured
	Removal of debris	10% of sum insured or \$2,000 whichever is the greater
	Fire extinguishment and prevention costs	\$10,000
	Tools and spare parts	\$5,000
	Protection and removal	\$1,500
	Lock and keys	\$2,500
	Loss of personal effects	\$1,000
	Reinstatement of sum insured	Sum insured
Working Dogs	Veterinary treatment	\$1,000
	Disposal of carcass	Reasonable costs
	Euthanasia	Reasonable costs
Section 4 – Theft	Additional Benefit	Limit
	Keys and locks	Reasonable costs
	Temporary protection	\$5,000
	Damage to farm buildings	\$5,000
	Rewriting of records	\$5,000
	Employee's property	\$3,000
	Recovery of specified farm machinery	\$5,000
	Auctioneers store or premises	\$7,500
	Farm money	\$2,000
	Reinstatement of sum insured	Sum insured
Section 5 – Hay, Grain, Fencing, Livestock and Farm Trees	Additional Benefit	Limit
	Fencing	10% of sum insured or \$2,000 whichever is the greater
	Livestock	\$20,000
	Veterinary treatment	Reasonable costs
	Cost of disposal	10% of sum insured or \$5,000 whichever is the lesser
	Australia-wide cover	Livestock Sum Insured
	Humane destruction	10% of sum insured or \$5,000 whichever is the lesser
	Fire extinguishment and prevention costs	\$10,000
	Reinstatement of sum insured	Sum insured
	Temporary protection	10% of sum insured or \$5,000 whichever is the lesser
	Livestock death by dogs	\$4,000
	Inability to milk	Market Value
	Biohazard	\$20,000
	Seasonal increase (applicable to livestock)	20% of sum insured
	Transit on farm	\$2,500
	Stud animals	\$50,000
	Theft of fencing materials or portable fencing	\$5,000
Section 6 – Business Interruption	Additional Benefit	Limit
	Customers and suppliers	20% of sum insured
	Farm planning costs	Reasonable costs

	Agisted livestock	Reasonable costs
	Solar panels and wind turbines	\$5,000
	Reinstatement of sum insured	Sum insured
	Claims preparation costs	\$25,000
	Restoring documents	Reasonable costs
	Trash blankets	\$15,000
Section 7 – Liability	Additional Benefit	Limit
	Cross liabilities	Limit of Indemnity
	Property in the physical or legal control	\$500,000
	Lease or tenancy agreements	Limit of Indemnity
	Ramps, motor bypasses, railway crossings	Limit of Indemnity
	Registered agricultural vehicles	Limit of Indemnity
	Queensland tracked cane harvesting equipment	\$10,000,000 or Limit of Indemnity whichever is the lesser
	Use of drones	Limit of Indemnity
	Aerial crop spraying	* \$100,000 for cotton farming * \$1,000,000 for farming other than cotton farming
Section 8 – Machinery Breakdown	Additional Benefit	Limit
	Contamination of milk	Sum insured or \$10,000
	Engineer's fees	\$5,000
	Electronic data and electronic data media	\$5,000
	Reasonable expenses	* Temporary repairs \$10,000 * Hiring of suitable machinery and equipment \$10,000 * Overtime \$10,000 * Express freight \$10,000 * Removal of debris \$2,000
	Removal of machinery and equipment	\$5,000
	Additional items	Sum insured
	Inflation protection	Consumer price index amount
Section 9 – Personal Income	Additional Benefit	Limit
	Funeral expenses	\$5,000
	Totally disabled spouse	\$2,000
	Accommodation costs	\$2,500
	Modifications to your motor vehicle or domestic farm buildings	\$15,000
	Rehabilitation of insured person	25% of Weekly Benefit up to 26 weeks
	Exposure	Capital or Weekly Benefit
	Disappearance	Capital Benefit
Section 10 – Road Transit	Additional Benefit	Limit
	Cost of hiring replacement equipment	Sum insured or \$2,000 whichever is the greater
	Incidental storage	\$2,500
	Removal of debris	\$7,500
	Goods not in your control	Sum insured
	Temporary agistment	\$5,000
	On forwarding and transfer	\$10,000
	Humane destruction	\$5,000
	Veterinary costs	\$1,000
	Automatic reinstatement of sum insured	Sum insured

Countrypak Plus Additional Benefits Claims Example

In this example, the client has a house and contents insured. A large bushfire (which was declared as a catastrophic event) has destroyed the home and contents resulting in a total loss. The client was prevented from accessing the property for 7 days while the event was occurring.

The house is insured for \$1,000,000 and contents insured for \$200,000.

Here is how the additional benefits may apply to the claim:

Additional Benefits	Limits	Benefit Paid
Alternative accommodation	20%	\$240,000
Building materials	\$2,500	\$2,500
Certificate of title	Replacement cost	\$417
CPI Increase	4%	\$48,000
Domestic gardens	\$10,000	\$10,000
Environmental improvement	\$5,000	\$5,000
Fire extinguishment costs	\$10,000	\$10,000
Government declared catastrophe	30%	\$300,000
Mortgage discharge costs	Discharge costs	\$600
Professional fees	Reasonable costs	\$150,000
Removal of debris	Reasonable costs	\$50,000
Statutory costs	\$25,000	\$25,000
Electronic data	\$5,000	\$5,000
Money of guests	\$1,500	\$1,500
Property of guests	\$10,000	\$10,000
Reinstatement of documents	\$2,500	\$2,500
Denial of access	Up to 60 days accommodation	\$2,800
Tank water replacement	\$2,000	\$2,000
Temporary protection	Reasonable costs	\$1,500
Additional benefits Total		\$866,817
Total Claim Cost		\$2,066,817

This is a fictitious scenario for the purposes of providing an example only and is not based on real life events.

Every claim and the associated settlement and benefits paid are assessed in line with the individual circumstances of the risk, the claim and the policy coverages.

Always consider the policy wording available from the issuer, Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.