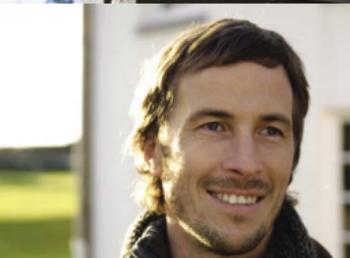


# AMP Agriplan

All about protecting your livelihood



This brochure summarises some of the cover provided by AMP's Agriplan policy. It is important to note that terms, conditions and exclusions apply to the cover outlined.

Please refer to the policy wording for full details of cover.

This AMP general insurance product is underwritten by Vero Insurance New Zealand Limited, 48 Shortland Street, Auckland.

A disclosure statement is available, on request and free of charge from your Adviser.



## Insurance cover for Kiwi farmers

AMP's Agriplan Policy is designed to satisfy the unique insurance needs of farmers. After 160 years of working with New Zealand's farming community, AMP knows that farmers require insurance that's dependable, yet flexible enough to meet the challenging demands of farming today.

Each section has extensive automatic benefits with the option to select additional benefits that reflect your farming needs, whatever you are farming and on any scale – from a corporate running multiple farms to a lifestyle block.

AMP has a solution for all your farm insurance needs from your personal assets, farm assets, milk, liabilities and income and more.

## Home insurance

Agriplan's replacement cover provides a comprehensive level of protection for your home. When your home is damaged or destroyed by an accidental event (which is covered by your policy) we will pay for the costs to fully repair or rebuild your home up to the limit of the Sum Insured that you specify.

What's more, if you're eligible for SumExtra your home insurance goes further.

### SumExtra

Our new benefit SumExtra enhances your home insurance and gives peace of mind knowing you shouldn't have to settle for less.

- **Full repair or replacement** – if the loss of your home is caused by a fire or other insured non-natural disaster event, you're covered for the full cost of repair or replacement of your home, even if the cost exceeds your sum insured
- **Up to 10% extra cover for natural disasters** – if your home is damaged or destroyed in a natural disaster or fire caused by natural disaster and your sum insured isn't enough to pay for the repair or rebuild, you will receive up to 10% extra cover.

To be eligible for SumExtra, you'll need to obtain a written rebuild cost estimate from either the free independent online Cordell Calculator at [amp.co.nz/sumextra](http://amp.co.nz/sumextra), or a suitably qualified professional being a registered valuer, quantity surveyor or licensed building contractor.

You'll also have to ensure that your Sum Insured is greater or equal to the rebuild cost estimate. The rebuild cost estimate cannot be more than 3 years old.

Additional benefits	Cover limit
Damage to your home office and landscaping	\$5,000
Certain types of gradual damage	\$3,000
Contents in your property occupied by your employee	\$5,000
Clearing accidental blockage to water or sewerage pipes	\$1,500
Property owners liability	\$1,000,000
Where your home is rented to tenants*	
– Loss of rental income	\$40,000
– Your furnishings	\$20,000

\*You must pay additional premium for this optional benefit.

We also offer a more basic level of cover called indemnity insurance, if full replacement is more than you need.

## Contents insurance

Agriplan contents insurance provides cover for your personal belongings and there are two options to choose from:

**1. At and away from the home** – in most instances your contents are covered anywhere in New Zealand.

**2. At the home only** – for items in your home.

Additional benefits	Cover limit
Children's contents while at boarding school or living in tertiary accommodation	\$5,000
Alternative accommodation costs	12 months or \$25,000 (whichever comes first)
Certain types of gradual damage	\$3,000
Home office contents	\$10,000
Unauthorised use of credit cards	\$1,000
Freezer turned off accidentally	\$3,000
Personal liability	\$1,000,000



### *Got the right amount of cover?*

For your home you should get a written rebuild cost estimate.  
For your contents ask your Adviser for our handy contents checklist.

## Motor vehicle insurance

This section covers both your farm and private use vehicles. You can insure your vehicles comprehensively or, for a reduced premium, you may choose **Third Party** or **Third Party Fire and Theft** cover.

These two third party options provide cover for damage you negligently cause to someone else's vehicle or property as well as cover of up to \$3,000 for damage to your own vehicle (where this is caused by another identified person and that party is uninsured).

Third Party Fire and Theft also covers you for damage to your car caused by fire and theft.

### For comprehensively insured vehicles:

- Windscreen breakage is covered (where this is the only damage) with no excess and no loss of your no claim discount – no additional premium required!
- We will also replace your vehicle if the cost of repairs is 60% or more of its market value, the vehicle has travelled less than 15,000km's and it is less than one year old.

### For farm vehicles and machinery:

- For farm use vehicles, we'll cover you to hire a vehicle to enable you to carry out your normal farming operations while your vehicle is being repaired. We will pay up to \$250 per day, up to a maximum of 20 days – a five day excess applies
- Cover is included for farm contracting where it comprises no more than 20% of annual farming income
- We'll also cover the cost of repairing agricultural implements or machines if a foreign object becomes ingested or entangled in them.

## Boat insurance

Agriplan boat cover provides for repair or replacement of your boat, up to the market value but no more than the sum insured you nominate.

### Benefits:

- Include salvage and associated costs, and cover for boat equipment temporarily removed for repair or storage
- There is also cover for recharge of extinguishers, replacement of flares and emergency costs, up to \$1,500.

## Personal income insurance

Agriplan can cover you for loss of earnings if you're unable to work due to injury or illness. If you've chosen injury cover, a wide range of lump sum benefits are also payable.

## Farm assets insurance

Cover is available for your farm assets including farm buildings, machinery, plant and tools, animal feed (excluding growing crops), general stores such as fertilisers, grain and produce, milk, refrigerated goods and wool.

- Cover is provided for breakdown of submersible pumps to a limit of \$500 replacement value with indemnity cover for submersible pumps over 5 years.

### You can elect to insure:

- Minor farm buildings less than 20sqm including silo, tanks, concrete pads and cattle stops to a maximum of \$5,000 for any one item
- Your farm bridges, culverts and underpasses for specified perils up to their replacement value.



*We're here to help.*

Our Advisers, based locally, work with you to identify what's right for you and know what's important when it comes to protecting the things that matter most.

## Milk insurance

Agriplan has made protecting milk easy with a choice of milk packages that cover nearly anything that can happen to your milk.

Type of Milk Loss	Cover available
<b>Contamination</b>	Where milk (whether collected or not) is contaminated with antibiotics, cover for the value of the milk had it not been contaminated.*^
<b>Deterioration - ENHANCED</b>	If your vat or refrigeration stops, is damaged or breaks down, we cover the cost of the deteriorated milk. Now we also cover the milk if you forget to turn the refrigeration on.*^
<b>Additional milk penalties</b>	Cover for any penalties charged from contamination above the value of your milk.*^
<b>Failure to collect</b>	Cover for what you would have been paid for your milk and costs of disposing the milk if a transport route is blocked or there is damage at the dairy company and they are unable to collect your milk.^
<b>Material damage</b>	Cover for any accidental loss or damage to milk, even if an employee accidentally backs the tractor into the refrigeration plant causing the milk to spoil! *^
<b>Additional costs</b>	If you can't milk your cows on your farm due to damage to your farm buildings or other farm assets you may incur extra costs to make sure the cows are still milked somewhere. We cover these extra costs to keep you running.#

Cover is for milk you own or for which you have legal responsibility that is not otherwise insured.

\*You must pay additional premium for this optional benefit

^Insured under *Farm assets* section

#Insured under *Farming operations interruption* section



*Insuring your milk is now simple.*

Choose from three easy to understand milk packages.

Ask your Adviser for a milk insurance brochure today.

## Farming operations interruption

We cover you where damage to your farm buildings or other farm assets interrupts your farming operations.

If you insure your farm assets with AMP, you will receive \$20,000 in 'Additional Costs' cover under the farming operations section at no extra cost. Under this cover we will pay for your reasonable additional expenditure, up to \$20,000 for a maximum of six months, to enable your farming operations to continue as normal.

If you choose the 'Gross Profit' option, you will have cover for your loss of gross profit. With the Gross Profit option we will also work with you to minimise loss, such as assisting you with funding for reasonable movement of stock to get them milked elsewhere.

You can also insure the risk of loss of farm income where damage to a public utility or to property of your supplier or customer affects your farming operations. For example, a natural disaster causes widespread regional damage and alternative temporary milking options are not available whilst the milking shed and plant are rebuilt.

## Livestock, farm dogs and horses

Agriplan offers you cover for your livestock, farm dogs and farm horses.

### Benefits:

- You can specify pedigree animals and choose between covering them for full mortality or for death by accident only
- Animals insured for full mortality have the additional benefits; death resulting from castration, and humane slaughter recommended by a veterinarian
- Veterinary fees of up to \$250 associated with any accepted claim will be paid
- There are also options available to cover farm animals for theft, escape, and loss of use if an animal becomes impotent.

## Machinery breakdown

With Agriplan, farm machinery is covered for full replacement value if it's under five years old.

### Benefits:

- Costs to hire a replacement machine and ordinary freight costs
- Labour overtime costs to expedite repairs and express freight costs are covered up to \$2,500.

## Farmer's liability, statutory liability and employer's liability

Farmer's liability insurance covers your legal liability to pay compensation for damage to property or personal injury arising out of your farming operations, including cover for approved legal defence costs.

### Cover includes key legal liabilities for farmers:

- Costs of extinguishing rural fires under the Forest and Rural Fires Act
- Accidental death or injury to an animal or bird (not belonging, leased or hired to you) from poisoning or any harmful matter in food or drink
- \$20,000 cover for damage to premises, vehicles or other property not owned or rented by you, including livestock being grazed by you for a third party
- Liability to territorial authorities for roadside grazing
- Your statutory liability for land and water contamination under the Resource Management Act.



### Ways to save you money

There are many ways we can help you save on your insurance premiums. By taking three or more sections of Agriplan (one being the Liability section), you automatically qualify for a package discount.

You can also choose higher excesses and be rewarded with no claim discounts.



## Contact us

For more information about Agriplan, speak to your Adviser or Broker or freephone 0508 **806 244**.

**web**    [amp.co.nz](http://amp.co.nz)