

**Achmea Australia**

**All-In-One Farm Pack Product Disclosure Statement (PDS) V A 4.0 December 2016**

**Summary of Changes**

This document sets out the summary of changes between the All-in-One Farm Pack PDS V A 3.0 December 2015 and All-in-One Farm Pack PDS V A 4.0 December 2016.

<b>Cover category or Section</b>	<b>Benefits or Cover altered in PDS V A 4.0 December 2016</b>	<b>Page number</b>	<b>The changes to your increased benefits or cover fully explained</b>
Category one - Buildings	Additional benefits – Houses One, Two and Three Star Cover	18	An additional benefit added to houses to include malicious damage.
Category two- Inventory	We will pay up to \$5,000 per item, pair, set or collection unless specified separately on your 'Certificate of Insurance	24	Limit increased from \$5,000 overall to \$5,000 per item, pair, set or collection.
Definitions	Household Effects definition clarified to exclude valuable items. Household effects do not include: 4. Valuable items unless specified on your "Certificate of Insurance"	56	Household Effects definition clarified to exclude valuable items.

Definitions	Valuable items include jewellery exceeding \$5,000, gold or silver objects, watches, photographic/video equipment, hearing aids, works of art, musical instruments, pictures, paintings, curios or collections of any kind.	60	Valuables items definition added
Category one - Buildings	<p>What we will pay</p> <p>c. Where the building is heritage listed (or similar) or the materials are no longer available a modern day equivalent will be used.</p> <p>d. We will attempt to match the original material, if we are unable to match the material we will use the nearest equivalent available. We will not pay to replace undamaged property</p>	20	Settlement of heritage listed building where materials are no longer available are clarified, undamaged property will not be replaced.
Category two- Inventory	Livestock settlement method - We will pay market value up to the Insured Sum noted on your "Certificate of Insurance"	32	Settlement amended from agreed value to market value.
Definitions	neighbourly assistance as opposed to contracting if the annual turnover of these activities amounts to no more than \$20,000.	58	Neighbourly assistance threshold increased from \$5, 000 to \$20,000
Category two- Inventory	Extended Transit cover - Enhanced to include Loss or damage to your stock product and inventory	26	Extended to include inventory item