



All-in-One Farm Pack Insurance

Introducing Achmea Australia.

A dedicated insurance company for the rural sector, committed to reducing your risks and premiums.



An associate to **Rabobank**

Farm insurance that started with a glass jar.

Achmea was founded in the Netherlands in 1811.

Achmea was established over 200 years ago, when 39 farmers put money into a glass jar, to be compensated in case one of them had a 'Hooibroei', a haystack fire.

Those 39 farmers worked to support each other and minimise the risks and threats faced by each other's farms, not just their own.

Their commitment to a truly co-operative approach to insurance remains alive and well in Achmea today.

Achmea is a mutual insurer.

Achmea remains a mutual business, committed to the philosophy of our founding farmers.

Our glass jar represents the co-operative spirit of co-operation and partnership that still drives us.

That mutual spirit is why we are focused on reducing risk, not just insuring against it.

Shared values are at the heart of our co-operation with Rabobank.

We are associated to Rabobank who is a referrer of our insurance products and services but does not guarantee them.

Rabobank is a bank built on the values of community and solidarity. Just like Rabobank, we believe in forging genuine partnerships with our clients.

Our co-operative business model ensures our focus is on maximising long-term client satisfaction instead of maximising profit.





Achmea is at home in Australia.

Achmea Australia is dedicated to Australia's unique farming community.

We can offer you a much better deal, by helping you reduce both your risks and premiums.

Insurance that is not just competitively priced but also better for farmers and the continuity of their farms. That's our bottom line.

Achmea Australia believes in trust and transparency.

With around thirteen million customers worldwide, we are one of the world's largest co-operative insurers.

We make the same straightforward commitment every time we do business: genuine partnerships based on trust and transparency.

Achmea Australia wants to keep you farming.

We will never lose sight of why we are here and why 39 farmers established Achmea over 200 years ago.

We exist, above all, to keep you farming no matter what.

Helping you manage and insure against risk is what drives us

Our approach is about more than just insurance.

Achmea has over 200 years of experience in helping farmers like you prevent, manage and cover risk. This experience and knowledge lives in a unique set of tools and processes we use every day.

For every client we carry out an on-site risk scan, identifying and analysing the risks faced by a farm, and recommending what risks need to be covered. We share our findings in the form of a personalised risk report, breaking risks into four categories.



Our All-in-One Farm Pack.

Achmea Australia provides All-in-One farm insurance cover for five categories:

- 1 Buildings
- 2 Inventory
- 3 Business Interruption
- 4 Vehicles
- 5 Liability

By considering the bigger picture of a farm's risks and insurance needs we can offer the best possible advice and insurance solution.

Our commitment to client relationships.

At Achmea Australia, we don't sell through brokers. Instead you can enjoy direct contact with our Achmea Australia Risk Specialists. This means we can offer you the most value for money, every time, always focused on keeping premiums as low as possible.

Our co-operation with Rabobank.

We work closely together with Rabobank to provide a comprehensive suite of products and services to our mutual clients.

Together we share a single minded focus on long term client satisfaction and aim to offer you a personalised experience.

Big picture doesn't mean big premiums.

Achmea Australia believes that the right insurance solution strikes the right balance between risk and protection. In fact, both over-insuring and under-insuring can be the source of unnecessary financial losses for you.

That's why Achmea Australia provides maximum flexibility to ensure the coverage provided by each policy is simple, transparent and comprehensive. And that's why we always look at the big picture, at all aspects of risk – those risks that can be prevented, reduced, and carried – before we advise what risk should be covered by us.

Simple and comprehensive cover.

Within our five main categories of insurance, cover can also include private insurance for home, contents and vehicles for you and your families.

Every farmer's situation is different.

Our insurance is designed for maximum flexibility, offering three levels of coverage for each item.



Our cover is simple, transparent and tailored to farmers.

Achmea Australia's personalised risk report describes the risks to the continuity of your farm. Not every risk needs to be covered by insurance, but for the ones that do, our insurance solution is simple and transparent

Our All-in-One Farm Pack allows you to tailor your cover to the precise needs and circumstances of your farm. The process involves three straightforward steps:

STEP 1

First, based on the outcomes of the Achmea Australia Risk Scan, identify which categories of insurance are required.



1. BUILDINGS



2. INVENTORY



3. BUSINESS INTERRUPTION



4. VEHICLES



5. LIABILITY

STEP 2

Second pick what level of cover is required for each item to be insured. Achmea Australia offers three levels of cover, providing maximum flexibility for you.



1 STAR



2 STAR



3 STAR

STEP 3

Third, choose what level of excess is appropriate for each item. By choosing to carry more risk through a higher excess, you are able to substantially lower your premiums.



Our focus is on partnership and trust.

From day one, an Achmea Australia Risk Specialist will be your direct and ongoing point of contact, carrying out your on-site risk scan and making the process as simple as possible. By not selling through brokers, we can always offer you the lowest possible premium.

A relationship built on partnership and trust.

Once insured your relationship with your Achmea Australia Risk Specialist will continue, making sure the partnership grows. Most important of all, our direct relationship with you will ensure our agility, speed, and responsiveness if a claim needs to be made. We know that ultimately this is our moment of truth and we are committed to being there in person.

We can't wait to get to know you.

We look forward to introducing you to Achmea Australia in person. We are ready to become a partner to you, focused on your farm and your unique needs from day one.

So if you expect more from your insurer, contact us today.

Contact:

Level 16, Darling Park Tower 3
201 Sussex Street
Sydney NSW 2000

E info@achmea.com.au
T 1300 724 214

www.achmea.com.au





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achmea  **australia**

www.achmea.com.au

Call us 1300 724 214

info@achmea.com.au

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Achmea Schadeverzekeringen N.V. ABN 86 158 237 702 AFSL 433 984

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