



All-in-One Farm Pack

Product Disclosure Statement - Change Guide

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To meet your needs and expectations and to enhance your claims experience with us, we have updated our Product Disclosure Statement (PDS).

To make it easy to understand what has changed, **this Change Guide sets out a summary of the important changes** between the:

- All-in-One Farm Pack December 2016; and
- All-in-One Farm Pack November 2019.

These changes will come into effect on the renewal of your policy.

In order for you to understand the changes to your policy, you need to carefully read:

- this Change Guide;
- the PDS, which is available from the downloads section of website achmea.com.au; and
- your proposed certificate of insurance that contains specific details relevant to your policy.

The information in this document is general advice only and does not take into account your individual objectives, financial situation or needs (your personal circumstances). Before using this information to decide whether to purchase the insurance policy, you should consider your personal circumstances and the relevant Product Disclosure Statement available from the 'Downloads' section of our website www.achmea.com.au. Achmea Schadeverzekeringen N.V. ABN 86 158 237 702 AFSL 433984.

For feedback and complaints, visit achmea.com.au/complaints/

To view Achmea's privacy policy, visit achmea.com.au/privacy/




To view Achmea's Product Disclosure Statement (PDS) and other documents, visit achmea.com.au/downloads/

Please contact us, we are here to assist

If you have any questions in relation to any of the changes, please do not hesitate to contact your local Risk Specialist or our Client Services Team via:




PO Box H359
Australia Square NSW 1215
1800 724 214
info@achmea.com.au

Changes to Cover





Category	Summary of the change(s)	Policy changes for you to consider
 <p>Cover Unspecified vehicles PDS Page(s) 45, 51 and 70</p>	<p>We have introduced a definition for unspecified vehicles (see page 70 of the PDS) and restricted the cover available to these vehicles. The impact of this change is:</p> <ul style="list-style-type: none"> • All registered vehicles (including conditionally and / or seasonally registered) need to be listed on your certificate of insurance. • Three Star Cover is no longer available for unspecified vehicles. We will continue to offer One and Two Star Cover for these vehicles (excluding glass cover). • If your unspecified vehicles were previously covered under Three Star Cover, those that fall within the new definition, are now covered under our Two Star Cover (excluding glass cover). This change has been automatically reflected in your renewal pack. 	<p>Registered vehicles(s) If you have any registered vehicles that are currently covered under unspecified vehicles, please contact us to list these. Registered vehicles, including seasonal and conditionally registered vehicles, need to be listed on your certificate of insurance to be covered.</p> <p>Non-registered vehicles(s) Under unspecified vehicles, we have a one and two star cover available (excluding glass cover) for non-registered vehicles with a market-value up to \$10,000. However, if your vehicle is worth over \$10,000 and/or if you would like to maintain a three-star cover for your non-registered vehicle(s), please contact us.</p>
 <p>Cover Irrigators PDS Page(s) 46, 49 and 50</p>	<p>All irrigators will now be insured under Category Four – Vehicles. We will now settle claims for irrigators other than centre pivot and lateral moving irrigators in accordance with the clauses: “if your vehicle is repairable” and “if your farming equipment is a total loss” (p. 50 of the PDS). If your irrigator is a centre pivot or lateral moving irrigator we will settle claims in accordance with the dedicated clause on page 49 of the PDS, where we note that when market value is not available, we will use the insured sum as noted on your certificate of insurance as the market value.</p> <p>We also extended the Optional cover for Mechanical breakdown to irrigators. This Optional cover is available:</p> <ul style="list-style-type: none"> • For any irrigator under five years old; or • For older centre-pivot or lateral moving irrigators, provided you replace the switches for new switches every five years. In the event of a claim you need to be able to provide evidence of this to us. 	<p>Please take note of the clauses applicable to your type of irrigator, should you have a claim. The insured sum of your irrigator noted on your certificate of insurance should be identical to the cost of your irrigator if you had to buy a new one. If you would like to review the insured sum of the irrigator, please contact us.</p>
 <p>Cover Glass PDS Page(s) 45</p>	<p>The maximum we will pay for glass cover for self-propelled vehicles is \$1,000. For all vehicles we will not pay for after market tinting for glass claims.</p>	<p>Please take note of the new limits to your vehicle glass cover.</p>

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 Cover Substitute vehicles PDS Page(s) 49	<p>Under the Additional benefits of Category Four - Vehicles, we have introduced a cover for substitute vehicles. Under this cover you are insured for your legal liability for accidental loss or damage to property of others by a motor vehicle being used by you as a substitute vehicle while your motor vehicle is being serviced, repaired or is not drivable. You are not insured if your legal liability is insured under another insurance policy. You are not insured if the substitute vehicle is owned by you or you do not have the owner's permission to drive it. It only extends to motor vehicles comparable to your insured motor vehicle with us.</p>	<p>Please take note of the additional benefit for substitute vehicles.</p>
 Cover Pumps PDS Page(s) 17 and 28	<p>We cover pumps under Category One - Buildings and Category Two – Inventory. The Category in which your pump is insured depends on if it is:</p> <ul style="list-style-type: none">• Bolted down to your building (Category One – Buildings); or• Not bolted down to your building (Category Two – Inventory). <p>In both Categories, we offered and continue to offer 'machinery breakdown' as part of Three Star Cover. For machinery breakdown, we have made the following changes:</p> <ul style="list-style-type: none">• For pumps less than 5 years old, we will pay up to the insured sum in accordance with the selected insured value (e.g. reinstatement value or indemnity value).• For pumps older than 5 years, we will consider wear, tear and depreciation at a rate of 20% per year.• For pumps older than 5 years, but when you can provide evidence to us that the pump has been renovated or overhauled within 5 years prior to the loss, we will not apply depreciation.• We have also included a new limit for the removal and installation of submersible pumps of \$2,000 in addition to the insured sum of the pump.	<p>Please take note of the changes to the amount we will pay.</p> <p>For any pumps, it is important to keep maintenance plans. You may need to provide evidence of your maintenance records.</p>
 Cover Hay PDS Page(s) 8 and 38	<p>The premium for hay is not adjustable or refundable after cover commences (following the cooling-off period). Where hay is an insured item on your certificate of insurance and it is stored in the open, the excess applicable will be 10% of the insured loss with a minimum excess of \$5,000 per event.</p>	<p>To avoid the risk of underinsurance, the full value of hay stored should be noted on your certificate of insurance. If you would like to review the insured sum of your hay, please contact us.</p>

Changes to Cover




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 <p>Cover Stud stock PDS Page(s) 32</p>	<p>Cover is limited to reasonable veterinary and other expenses for a post-mortem or diagnosis of disease for the accidental loss or animal disease up to \$1,000 in addition to the insured sum of the stud stock.</p> <p>The excess for stud stock has been reduced from \$500 to \$100.</p>	<p>Please take note of the new limit to veterinary expenses and the reduced excess for stud stock.</p>
 <p>Cover Student household effects PDS Page(s) 27</p>	<p>We have introduced cover to include household effects belonging to unmarried children who are fulltime students living in Australia away from home for attending school, college or university, while those household effects are located in the domestic building in which the child is living. We will pay up to \$5,000 for all claims arising from any one insured event.</p>	<p>Please take note of the new cover for fulltime student household effects.</p>
 <p>Cover Theft of jewellery PDS Page(s) 27</p>	<p>We have included cover for theft of jewellery to include cover if you are assaulted away from your permanently inhabited house and this assault is reported to police.</p>	<p>Please take note of the new cover for theft of jewellery if you are assaulted away from the home.</p>
 <p>Cover Milk spoilage or contamination PDS Page(s) 30</p>	<p>We have now introduced cover for contamination of milk in a vat or pipe as a result of the introduction of a foreign matter, if the contamination is accidental or caused by malicious damage and;</p> <ul style="list-style-type: none"> caused by either a cleaning material or cleaning fluid used in the milking shed; or by introduction into the milk of foreign matter other than bacteria. 	<p>Please take note of the extension to cover.</p>

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 <p>Cover GPS Equipment PDS Page(s) 36</p>	<p>We have added an additional benefit that covers up to \$2,500 for activation costs or licensing to your precision agricultural equipment following an insured loss to your GPS equipment provided that it is listed on your certificate of insurance.</p>	<p>Please take note of the additional benefit for GPS equipment.</p>
 <p>Cover Pipe bursts and leaks PDS Page(s) 20</p>	<p>We have introduced a limit of \$5,000 for the amount we will pay under One Star Cover and for Two or Three Star Cover the maximum we will pay is \$100,000 or the insured sum of the house, whichever is the lesser.</p> <p>We will not pay for damage resulting from an escape of water from any shower, alcove or recess or due to any lack of maintenance.</p>	<p>Please take note of the new limit and exclusion.</p>
 <p>Cover Custody, care and control PDS Page(s) 56</p>	<p>We have introduced a new limit for Optional Insurance – Items in your custody, care and control of \$250,000 or the lesser of the amount specified on your certificate of insurance.</p>	<p>Please take note of the new limit for custody, care and control.</p>
 <p>Cover Labour hire PDS Page(s) 56</p>	<p>We have amended the reference to the Recruitment & Consulting Services Association Australia & New Zealand (RSCA) and included 'a labour hire company that is licensed and compliant with state or territory legislation and one that also complies with the requirements of the Modern Slavery Act 2018 (Cth). We will not pay for a claim for compensation for personal injury to any person to whom benefits are payable by you under any workers compensation or equivalent scheme.</p>	<p>Please take note of the conditions to this cover.</p>

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 <p>Cover Aerial spraying PDS Page(s) 56</p>	<p>We have introduced a limit of \$500,000 for claimants' legal costs for damage to crop other than cotton.</p>	<p>Please take note of the new limit.</p>
 <p>Cover Drone liability PDS Page(s) 57</p>	<p>We have introduced a specific additional benefit for drone liability:</p> <ul style="list-style-type: none"> You are insured for your legal liability or legal costs for any claim that arises directly or indirectly from or in connection with your use of a drone. You are not insured if you: <ul style="list-style-type: none"> - Use a drone for anything other than an agricultural related activity related to your business; - Fly a drone at night or outside your line of sight; - Fly a drone higher than 120m and/or within 5.5km of an airfield and/or highly populated areas including but not limited to public roads, concerts and sporting events; - Use a drone for any activity for which you will receive reward or payment; - Use a drone for recreational purposes; or - Do not comply with all relevant Australian laws and regulations. 	<p>Please take note of the additional benefit for drone liability.</p>
 <p>Cover New exclusions PDS Page(s) 14, 15 and 61</p>	<p>You are not insured for any loss or damage, actual or alleged legal liability or business interruption caused by, arising from, or in connection with any of the following:</p> <ul style="list-style-type: none"> Any aquaculture activities (including but not limited to fish farms or fish farming); Non-compliance by you or anyone acting on behalf of you, with the necessary permits issued by federal, state or territory government, public or local authorities regulations including any destinations to where your product is distributed, sold or consumed; Mining or mine exploration activities; Damage caused by testing or any experimental activities; Any poor workmanship or quality of work; Damage or liability caused directly or indirectly by blasting or the storage, handling, transport or use of explosives; In addition to the diseases already excluded, the following livestock diseases are now also excluded; footrot; scrapie and Ovine Brucellosis; Third party public for fruit picking or public farm tours; and Horse riding activities that are conducted for reward or payment; and organising or running of any equine events including, but not limited to, any activity associated with breaking, breeding, racing and training of horses. 	<p>Please take note of these new exclusions.</p>

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