



We offer different levels of vehicle cover providing maximum flexibility to you

	★ One Star Cover		★★ Two Star Cover		★★★ Three Star Cover	
	Unspecified (unregistered) vehicles	Listed vehicles (all registered vehicles and specified unregistered vehicles)	Unspecified (unregistered) vehicles	Listed vehicles (all registered vehicles and specified unregistered vehicles)	Unspecified (unregistered) vehicles	Listed vehicles (all registered vehicles and specified unregistered vehicles)
The most we will pay in the event of a claim	Lower of market value or \$10,000	Market value	Lower of market value or \$10,000	Market value	-	Market value
Legal liability for accidental damage to the property of others at the risk address	✓	✓	✓	✓	-	✓
Legal liability for accidental damage to the property of others anywhere in Australia	✗	Only if registered	✗	Only if registered	-	Only if registered
Legal liability for personal injury to others - Unregistered vehicle	At risk address only	At risk address only	At risk address only	At risk address only	-	At risk address only
Loss or damage to your vehicle caused by fire	✓	✓	✓	✓	-	✓
Loss or damage to your vehicle caused by storm	✓	✓	✓	✓	-	✓
Loss or damage to your vehicle caused by flood	✓	✓	✓	✓	-	✓
Theft	✗	✗	✓	✓	-	✓
Vehicle glass	✗	✗	✗	✓	-	✓
Accidental loss or damage to your vehicle	✗	✗	✗	✗	-	✓

To find out more about your cover for personal injury to others, please refer to the Compulsory Third Party (CTP) scheme in your jurisdiction. This is a **summary** of our vehicle cover. Please refer to our Product Disclosure Statement (PDS) to understand all Terms, Conditions and Exclusions. The PDS is available from <https://www.achmea.com.au/wp-content/uploads/2019/11/Achmea-All-in-One-Farm-Pack-PDS-2019.pdf>.

Choosing the vehicle cover that is right for you



Vehicles used on farm

Non-registered

Registered
(including seasonal and conditional)

Option 1
Unspecified (unregistered)
vehicles

Option 2
List your vehicle
on your policy

List your vehicle
on your policy



1 and 2 Star Cover Available



1, 2 and 3 Star Cover Available



The most we will pay in the event of a claim

Market value, up to \$10,000.

An excess of \$1,000 per item will apply.



The most we will pay in the event of a claim

Market value.

We offer different levels of excess, providing maximum flexibility for you. You can lower your premiums by opting for a higher excess.

GENERAL ADVICE WARNING

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 statement, visit achmea.com.au/privacy/

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

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farm insurance

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