



# All-in-One Farm Pack

Change Guide: Updates to your Terms and Conditions 2020-2021

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We have updated our Terms and Conditions.

To make it easy to understand what has changed, this Change Guide sets out a summary of the important changes that may be applicable to you.

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

This Change Guide does not summarise every change that has been made to our Terms and Conditions. In order for you to understand the changes to your policy, you need to carefully read:

- this Change Guide;
- the September 2021 PDS, which is available from the downloads section of website [achmea.com.au](http://achmea.com.au); and
- your Certificate of Insurance that contains specific details relevant to your policy.

## **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 our Farming Services Team via:

**Achmea Australia**

PO Box H359

Australia Square NSW 1215

1800 724 214

[info@achmea.com.au](mailto:info@achmea.com.au)

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](http://www.achmea.com.au).

Achmea Schadeverzekeringen N.V. ABN 86 158 237 702 AFSL 433984.

# Changes to Cover

Category	Summary of the change(s)	Policy changes for you to consider
Important Information	<p>We have inserted the following additional responsibility:</p> <p>d) This policy does not provide cover for legal liability under Category One – Buildings or Category Two – Inventory. If selected, Category Five – Liability covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property and is limited to liability that arises from an accidental event. As noted in paragraph c) above, Category Five – Liability is claims made and notified cover.</p>	<p>Please take note that there is no liability cover under the Buildings and Inventory cover and consider whether you need to separately acquire Liability cover.</p>
General Conditions	<p>We have inserted the following condition for when the 48-hour waiting period for losses caused by storm, tropical cyclone, bushfire, flood or hail will not apply:</p> <p>d) The 48-hour waiting period does not apply for existing insureds for a new risk address or vehicle, where:</p> <ol style="list-style-type: none"> <li>i. You have entered into a contract of sale to purchase a new risk address; or</li> <li>ii. You have entered into a contract to lease a risk address; or</li> <li>iii. You are replacing a vehicle currently insured by us.</li> </ol>	<p>Please take note of this condition. You must always notify us when you wish to insure a new risk address or new vehicle so that we can include it on your Certificate of Insurance. You only have cover for a risk address or vehicle if it is listed on your Certificate of Insurance.</p>
General Conditions	<p>We have updated our excess structure and the application of the policy excess caps:</p> <p><b>Clarification of excess clause</b></p> <p>The excess is the first part of any claim which you must pay. Different excesses may apply in different circumstances, such as if the loss or damage is caused by a nature peril. There is an excess for each insured item, so more than one may apply. The amount of the excess or excesses is the amount shown for each insured item on your certificate of insurance unless a higher amount is specified in this PDS. We will only accept a claim where the amount being claimed is greater than the excess applicable to the item damaged.</p> <p>If one event has led to insured losses to multiple insured items, then a Category excess cap applies to each Category. This cap will be noted on your certificate of insurance and will apply when the sum of the item excesses payable under a Category is greater than the event excess cap for the Category. An insured loss must be greater than the item excess applicable to the item damaged to be considered under the Category excess cap.</p> <p>The Category excess cap does not apply to livestock items where the excess is a percentage of the insured sum noted on your certificate of insurance for that item.</p> <p>If an event has led to insured losses for multiple Categories, then the total excess amount you must pay for those losses is limited to the policy excess cap per event when noted on your certificate of insurance. An insured loss must be greater than the item excess applicable to the item damaged to be considered under the Policy excess cap.</p>	<p>Please take note of the item excess:</p> <ul style="list-style-type: none"> <li>• An excess applies per item as per the Certificate of Insurance</li> <li>• An item needs to exceed its own excess to be an Insured loss and included in the claim</li> <li>• The category excess does not apply to Livestock claims</li> </ul>

**Excess structure example**

For example, **your event** cap for each Category is \$5,000 and **you** suffer a **fire** that causes damage to the following items:




<b>Building 1</b>	Damage \$10,000	item excess \$1,000
<b>Building 2</b>	Damage \$2,000	item excess \$2,500
<b>Inventory 1</b>	Damage \$5,000	item excess \$2,500
<b>Inventory 2</b>	Damage \$5,000	item excess \$2,500
<b>Inventory 3</b>	Damage \$5,000	item excess \$2,500
<b>Inventory 4</b>	Damage \$5,000	item excess \$2,500
<b>Livestock (type 1)</b>	Insured Sum and Damage \$80,000	item excess 5% of insured sum
<b>Livestock (type 2)</b>	Insured Sum and Damage \$40,000	item excess 5% of insured sum
<b>Vehicle 1</b>	Damage \$10,000	item excess \$1,000

**You** will need to pay the excess for Building 1 - \$1,000. **Building 2** would not be considered a valid **claim** as the damage amount does not meet the excess applicable. **You** will only need to pay the Category cap for inventory (and not an individual excess for each item) - \$5,000




**You** will need to pay an excess for each livestock type damaged - \$4,000 and \$2,000.

**You** will need to pay the excess for **vehicle 1** - \$1,000. The total excess for this **event** is \$13,000.

# Changes to Cover

Category	Summary of the change(s)	Policy changes for you to consider
 <b>Cover Buildings</b>	<p>We have introduced a limit for Paving, garden fences and walls of \$50,000.</p> <p>We will pay up to the lesser of \$50,000 or 5% of the insured sum of your building which the paving, internal garden walls and fences are associated with.</p> <p>For the additional benefits of Clean-up costs, Emergency repairs and Damage prevention we have added conditions clarifying the cover available:</p> <p><b>Clean up costs</b></p> <p>Where it is noted on your Certificate of Insurance that Guarantee against Underinsurance applies to a building, we will pay up to 10% of the insured loss for your building. Clean-up costs exceeding this amount need to be presented to us in writing for approval. We may pay more for the clean up costs associated with the removal of asbestos.</p> <p><b>Emergency repairs</b></p> <p>As an added benefit, we will now pay up to \$1,000 (previously this was \$500) for any one event, repairs exceeding this amount need to be presented to us in writing for approval. No Excess is applicable when you make a claim under this additional benefit.</p> <p><b>Damage prevention</b></p> <p>Where it is noted on your Certificate of Insurance that Guarantee against Underinsurance applies to a building, we will pay up to 10% of the insured loss for your building. Damage Prevention costs exceeding this amount need to be presented to us in writing for approval.</p>	<p>Please take note of the new limit.</p> <p>Please take note of the new conditions.</p> <p>In the event of a claim or potential claim ensure that you notify us immediately so that we can approve any clean up costs, emergency repairs or damage prevention required.</p>
 <b>Cover Inventory</b>	<p>We have introduced additional Geographical Limits for Livestock and Valuable Items as follows:</p> <p>e) Livestock</p> <ol style="list-style-type: none"><li>At the risk address noted on your Certificate of Insurance; or</li><li>At any property where you conduct your business activities noted on your Certificate of Insurance</li></ol> <p>f) Valuable Items</p> <ol style="list-style-type: none"><li>At the risk address noted on your Certificate of Insurance; or</li><li>Elsewhere in Australia only but only if the valuable items have been transported from the risk address and have not been located away from the risk address for more than three consecutive months.</li></ol>	<p>Please take note of the cover for valuable items away from the location.</p> <p>For Livestock, this provides cover at each premises, either owned, leased or otherwise engaged for purposes of the business activities noted on your Certificate of Insurance.</p> <p>Please note that there is also cover for livestock in transit under Category Two – Inventory and extended cover if you hold the optional Extended livestock transit cover.</p>
 <b>Cover Business Interruption</b>	<p>For Three Star Cover, we have amended the limit for the Supplier's extension cover as follows:</p> <p>b) The maximum amount we will pay for any one event 10% of the gross profit or your increased cost of working insured sum noted on your Certificate of Insurance.</p>	<p>Please take note of the new limit.</p>

# Changes to Cover

Category	Summary of the change(s)	Policy changes for you to consider
 Cover Vehicles	<p>We have introduced an additional exclusion for vehicle accessories as follows:</p> <p>y) Any loss or damage to your vehicle accessories, except for those listed on your Certificate of Insurance, or those accessories that are covered under Additional Benefit – Damage to Accessories</p>	<p>Please take note of the amended exclusion applicable.</p> <p>Please ensure that any aftermarket accessories are noted on your Certificate of Insurance.</p>
 Cover Vehicles	<p>For the exclusion relating to fuel contamination, we have amended the exclusion as follows:</p> <p>V) Any loss or damage as a result of fuel that has been contaminated due to the gradual deterioration, wear and tear or lack of maintenance of the vehicle or your other property such as fuel tanks or equipment.</p> <p>We have introduced an additional exclusion for use of Incorrect Fuel as follows:</p> <p>W) Any loss or damage as a result of a type of fuel that is not intended for the specific make and model of your vehicle.</p>	<p>Please take note of the amended exclusion applicable</p>
 Cover Vehicles	<p>We have amended the definition of Farming Equipment as follows:</p> <p>Farming equipment means any self-propelled, trailered, or mounted farm implement used for agricultural activities and noted as an Insured item on your Certificate of Insurance. It also includes any standard attachments, implements, accessories or spare parts supplied by the manufacturer, or fitted at the time the farming equipment was newly purchased. Other accessories are covered when noted on your Certificate of Insurance. Farming equipment does not include:</p> <ul style="list-style-type: none"><li>• Sedans, Vans, Utility or Passenger Vehicles</li><li>• Trucks, Prime Movers and their attached trailers</li><li>• Refrigerated Trucks, Vans or Trailers</li><li>• Motor Bikes and Quad Bikes</li><li>• Caravans and Campers</li></ul>	<p>Please take note of the amended definition applicable.</p>
Cover Certificate of Insurance	<p>We have removed the nil excess for Third Party claims.</p> <p>The All Other item excess will apply for damage or injury to Third Parties.</p> <p>If there is also damage to the Insured Vehicle the excess will only apply once per item per event.</p>	<p>The excess applicable is the excess you have selected for your vehicle cover.</p>

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