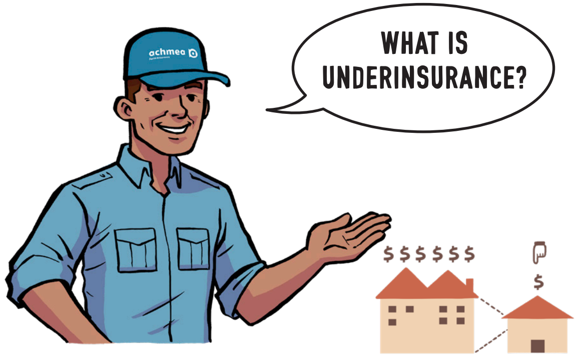
achmea
Farm Insurance

www.achmea.com.au
1800 724 214
info@achmea.com.au

GUARANTEE AGAINST UNDERINSURANCE

OPTION FOR ELIGIBLE BUILDINGS



Underinsurance is when the insured sum does not fully cover the cost of replacing or rebuilding the building that you are insuring.

BEING UNDERINSURED CAN LEAVE YOU WITH A SIGNIFICANT FINANCIAL LOSS

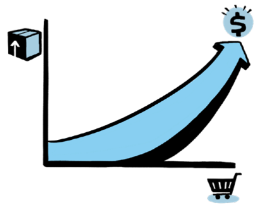
WHAT CAN CAUSE UNDERINSURANCE?

MISCALCULATING THE REPLACEMENT COST WHEN SELECTING AN INSURED SUM

NOT UPDATING YOUR POLICY TO REFLECT MARKET CHANGES OR RENOVATIONS

INTENTIONALLY REDUCING THE INSURED SUM TO LOWER PREMIUMS

SUPPLY & DEMAND OF MATERIALS AND LABOUR INCREASES FOLLOWING A CATASTROPHE



WHAT DOES THIS MEAN FOR YOU?

Dealing with the consequences of underinsurance can add to the pressure for you, your family and co-workers, and leave you out-of-pocket.

achmea
Farm Insurance

AN EXAMPLE OF UNDERINSURANCE

Jim insured his shed for the price of $120,000

Jill chose Achmea's Guarantee Against Underinsurance (GAU) option

UNEXPECTED CIRCUMSTANCES SUCH AS A BUSHFIRE OR CYCLONE, RESULTED IN THE TOTAL LOSS OF BOTH FARM BUILDINGS

Labour, material and other costs increased

COST TO REBUILD $200,000

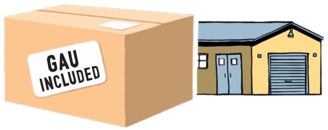
Jim will only get up to $120,000 from his insurance and will have to pay $80,000 out of pocket to replace his shed.

Jill's is covered for the full repair or rebuild of a new shed with Achmea's Guarantee Against Underinsurance (GAU).

achmea
Farm Insurance

Our All-in-One Farm Pack offers Guarantee Against Underinsurance optional cover, which is available for eligible buildings. With this option, we will arrange and pay for the repair or rebuild of your insured building to the same condition as when it was new – whatever the cost – or we will pay you the equivalent amount.

REDUCE YOUR RISK OF UNDERINSURANCE!



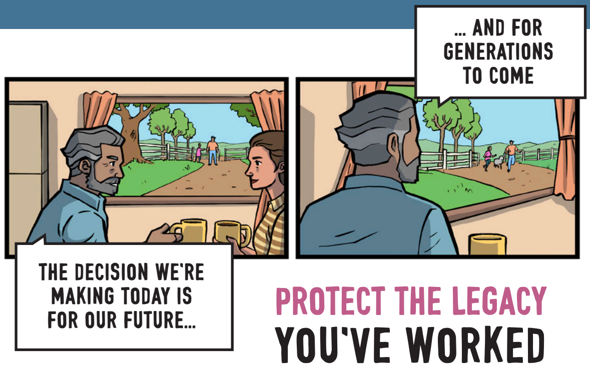
"WITH GUARANTEE AGAINST UNDERINSURANCE... WE ARE FULLY COVERED IN CASE SOMETHING UNEXPECTED HAPPENS, LIKE A FIRE. THIS EXTRA LEVEL OF PROTECTION IS ESSENTIAL TO OUR OPERATIONS."

SAM RUSSO
GROUP ACCOUNTANT – THE CASOTTI GROUP

REQUEST AN APPOINTMENT TO REVIEW YOUR EXISTING POLICY, OR TO OBTAIN A TAILORED FARM INSURANCE QUOTE

1800 724 214

WWW.ACHMEA.COM.AU



PROTECT THE LEGACY YOU'VE WORKED SO HARD FOR.

achmea
Farm Insurance

OUR ALL-IN-ONE FARM PACK

A SUMMARY OF THE COVERS FOR BUILDING & INVENTORY

WHAT IS COVERED	1 STAR COVER	2 STAR COVER	3 STAR COVER
FIRE	●	●	●
LIGHTNING STRIKE	●	●	●
EXPLOSION	●	●	●
HAIL	●	●	●
FLOOD	●	●	●
STORM OR TROPICAL CYCLONE	●	●	●
EARTHQUAKE/ TSUNAMI	●	●	●
THEFT	○	●	●
MALICIOUS DAMAGE	○	●	●
IMPACT DAMAGE BY VEHICLES ETC.	○	○	●
ACCIDENTAL DAMAGE	○	○	●

* Benefits available, incl. pipe bursts and leaks, temporary accommodation and clean-up costs

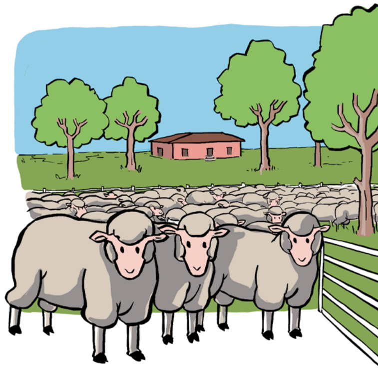
THIS IS A SUMMARY ONLY.

Please refer to the relevant Product Disclosure Statement (PDS) from www.achmea.com.au/important-documents to understand all Terms, Conditions and Exclusions

achmea
Farm Insurance

"ACHMEA'S FARMING SERVICE & CLAIMS TEAM WERE EASY TO DEAL WITH, STRAIGHT-FORWARD AND NO NON-SENSE."

SHERYL & JAMES DERRICK



REQUEST AN APPOINTMENT TO REVIEW YOUR EXISTING POLICY, OR TO OBTAIN A TAILORED FARM INSURANCE QUOTE

1800 724 214

INFO@ACHMEA.COM.AU

ACHMEA.COM.AU

achmea
Farm Insurance