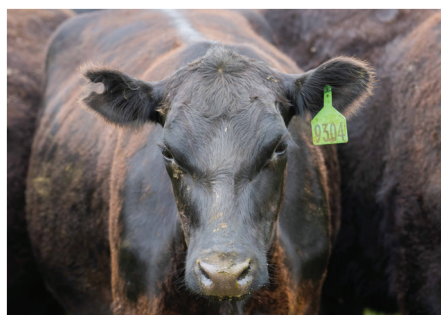




KEEPING
Farmers
FARMING



achmea 

Farm Insurance

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

www.achmea.com.au

1800 724 214

info@achmea.com.au

ABOUT ACHMEA FARM INSURANCE



WHO WE ARE

A local, specialist and direct farm insurer, part of international financial services provider Achmea Group.



OUR PURPOSE

Keeping Farmers Farming.



OUR VISION

Protecting and enhancing a sustainable future for agricultural communities.



WHERE WE ARE

Through our large regional footprint, our employees are located across Australia and they play an important part in keeping farmers farming.



CONTACT US

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



EMMA THOMAS

Chief Executive Officer
Achmea Farm Insurance

"The destruction caused by recent catastrophes has served to remind us of the importance of food security, reinforcing the value of the agricultural sector to help feed the world's growing population.

Having witnessed first-hand the devastating impacts of natural disasters on the farming community, I understand the impact of a loss is far-reaching, and rarely limited to financial loss alone. Australian farmers are among the most resilient in the world, but they too need a hand from time to time.

While a lot has changed since Achmea's establishment in the Netherlands over 200 years ago, what remains at the heart of our co-operative approach to insurance is our commitment to keep farmers farming."



Insurance issued by Achmea Schadeverzekeringen N.V. (Achmea) ABN 86 158 237 702 AFSL 433984. 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). This means any advice may not be appropriate for your circumstances. Before using this information to decide whether to purchase the insurance policy, you will need to consider the appropriateness of any general information or advice we give you and how it relates to your specific situation to ensure the insurance cover meets your needs and the relevant Product Disclosure Statement and Target Market Determination (TMD) available from the 'Important Documents' section of our website achmea.com.au/important-documents. For feedback and complaints, visit achmea.com.au/complaints. To view Achmea Australia's privacy statement, visit achmea.com.au/privacy.



ABOUT ACHMEA GROUP: KEEPING FARMERS FARMING SINCE 1811

It all started with a glass jar



The Achmea Group (Achmea) traces its origins back to 1811 in a small farming town in the Netherlands called 'Achlum'.

A group of 39 Dutch farmers put money into a glass jar to support each other in the event of a loss. This group of farmers also worked together to minimise their farming risks. Today, Achmea is one of the world's largest co-operative insurers.

That co-operative and 'glass jar' approach to farm insurance remains alive and well at Achmea Farm Insurance today.



Sustainable living, together, the Achmea way

Achmea is committed to contributing to a healthy, safe and future-proof society, looking beyond today. Watch the video and learn more about Achmea's vision of sustainable living, together.



The five storylines in the video represent the different brands and sectors of Achmea, and how its vision unites.

Scan the QR code to watch the video.

Achmea Farm Insurance, Local, Specialist and Direct

In 2013, Achmea expanded to Australia as a direct specialist agricultural insurer.

Since then, thousands of agribusinesses across Australia have switched to Achmea Farm Insurance.

The Achmea Group today:

- Largest insurer in the Netherlands, with brands including Interpolis, Zilveren Kruis and Hagelunie.
- More than 16,500 employees worldwide service over 10 million clients around the world.
- Active in several countries including the Netherlands, Greece, Turkey, Slovakia and Australia.
- In the top 10 global cooperative insurers (World Cooperative Monitor 2023).

WHY FARMERS ARE INSURING THEIR OPERATIONS WITH ACHMEA FARM INSURANCE

The success of any agribusiness is dependent on managing risk effectively. We know every agribusiness is different, so we take the time to listen and understand your unique farming risks, challenges and opportunities.

When you insure your agribusiness with Achmea Farm Insurance, you:

- Choose a specialist agricultural insurer that remains true to its cooperative heritage and is guided by its purpose of keeping farmers farming.
- Have the ability to tailor our All-in-One Farm Pack to the unique requirements of your agribusiness.
- Have the support from our team who live and work in agricultural and metropolitan communities across Australia.
- Are able to speak directly with our team of dedicated Claims Specialists who will help manage your claim after a loss.



THIS IS HOW ACHMEA FARM INSURANCE KEEPS FARMERS FARMING



We have been very lucky that I ran into Bec [Rebecca Muir, Achmea Australia's Business Development Manager for Tasmania and Victoria] at a forum that we went to. Bec has been excellent to work with on the insurance side of things.

We have a very good working relationship with Bec and Achmea Farm Insurance more broadly, and I think that's important. The relationships that you build within any sort of business, whether it's dealing with insurance or whether it's dealing with your label manufacturer or your this or that, it's all about relationships and it's all about how you can sort of hang everything together.

We were not directly looking for another insurer, but our previous insurer had told us that our insurance premiums would increase quite significantly. Encountering Bec at a forum was fortuitous so that we could transition to Achmea Farm Insurance.

“It makes sense to have our insurance with a farm insurer that has come from supporting farmers all the time. So, that helps, because Achmea Farm Insurance understand, they get the ebbs, peaks, and troughs and all the rest of it that come with any sort of agricultural business.

They just get it.”

It's never a hard process to talk to them and say, 'listen, we need some help with this or how can you help us with this'

So, having the support of a specialist agricultural insurer works very well for the farming sector, rather than just any bigger general insurer.

The fact that we were able to get similar coverage, but more competitively priced, just worked for us and it has been a good decision for us.

Michelle Distill,
Spreyton Fresh Pty Ltd, Tasmania



Scan the QR code to read the full client story on Spreyton Fresh Pty Ltd.

WITH ACHMEA FARM INSURANCE, YOU CAN TAILOR OUR ALL-IN-ONE FARM PACK TO YOUR UNIQUE NEEDS

A straightforward approach

It is important to protect your assets and business continuity by choosing your cover carefully. If you are not sure what categories and levels of cover you need, we are ready to assist.

Call us on 1800 724 214 or email info@achmea.com.au

Tailoring our All-in-One Farm Pack to suit your agribusiness involves three straightforward steps.

Step 1

You identify which categories of insurance are required.



Step 2

You decide on what level of cover is required for each item to be insured. We offer three levels of cover, providing maximum flexibility for you.



Step 3

You determine what level of excess is appropriate for each insured item.



Our Guarantee Against Underinsurance offering*

While it might seem easy to simply insure for a certain replacement value, this value may not factor in how much it would actually cost to repair and rebuild if something unexpected happens. Our Guarantee Against Underinsurance offering is available for eligible farm buildings.

Our Business Interruption cover*

When something happens, we understand that rebuilding your business may take longer than expected. When it comes to safeguarding your business continuity, our Business Interruption cover may assist.

*Terms and conditions apply. Please contact us to discuss the additional requirements of your agribusiness and eligibility requirements.

THIS IS HOW ACHMEA FARM INSURANCE KEEPS FARMERS FARMING



Family-owned and operated for three generations, the Casotti Group in Western Australia is one of Australia's largest private growers, packers, and wholesalers of quality fruit.

Their story began in the 1920s, when family patriarch Giovanni Casotti quite literally planted the seed that started their fruit growing venture. Back then, Giovanni was simply growing fruit for his restaurant. Today, the company supplies Woolworths, Aldi, Canning Wholesale Markets, and some of the larger independent retailers in the state, with quality fruit. They have been doing so for over 40 years.

To deliver on this commitment, the company relies on their ability to pack and distribute quality produce to customers daily.

Switching their farm insurance to Achmea Farm Insurance in 2021, the Casotti Group have the support of a local, specialist and direct agricultural insurer.



“When we first spoke with Achmea Australia, they came out and visited our orchards,”

“I was impressed with how they engaged with us and the genuine interest they took in understanding our business.”

Sam Russo
Group Accountant
Casotti Group, Western Australia



Scan the QR code to read the full client story on the Casotti Group.

KEEPING FARMERS FARMING LARGE CORPORATE AGRIBUSINESSES

Corporate agricultural clients

Our corporate clients are often unique agribusinesses with complex insurance requirements.

Our Corporate Agribusiness Team draws on extensive farm insurance knowledge to support the requirements of some of the largest agribusinesses in Australia.

This may be particularly relevant if your insurance requirements have changed due to:

- the acquisition of new farms
- vertical and horizontal integration
- the need to streamline insurance across different farms to effectively manage risk and achieve improved insurance outcomes.

Focused on outstanding service delivery at a local and executive level, our Corporate Agribusiness Team looks forward to discussing your insurance needs.

“Business Interruption cover is essential for our operation as our customers rely on daily deliveries of fresh produce. In the event of a major loss event, this cover would help to ensure our packing and supply activities continue with minimal disruption to our processes and deliveries.”

Sam Russo, Group Accountant, Casotti Group, Western Australia 2023

Contact us for an initial conversation

We offer in-depth technical insurance knowledge to navigate the complexities of corporate farm insurance.

For an initial conversation about your specific insurance requirements, please contact us:

Mark Vayro

Business Development Manager, QLD
0429 359 436
mark.vayro@achmea.com.au

Rebecca Muir

Business Development Manager, VIC/TAS
0437 221 914
rebecca.muir@achmea.com.au

Richard Officer

Business Development Manager, WA/SA
0447 905 778
richard.officer@achmea.com.au

SUSTAINABLE LIVING, TOGETHER, THE ACHMEA WAY



The Achmea Group is committed to a healthy, safe and future-proof society. We believe we can play a critical role by sharing knowledge and addressing common challenges together.

Our strategic alliances



Achmea is an associate of Rabobank.



Since its inception in 2018, the joint Angus Australia and Achmea Farm Insurance GenAngus Future Leaders Program has supported over 60 young members of the beef industry.



Achmea Farm Insurance recognises cotton farmers who are certified through the Best Management Practices program (myBMP), Cotton Australia's voluntary farm and environmental management program. The insurance reward is a premium discount offered by Achmea Farm Insurance for our All-in-One Farm Pack to eligible cotton farmers who are certified through the myBMP program*.

*Terms and Conditions apply



THIS IS HOW ACHMEA FARM INSURANCE KEEPS FARMERS FARMING

"Easy to deal with, straight forward and no-nonsense."

James and Sheryl Derrick
Karoola Station, New South Wales
2023

"Overall, our experience with Achmea Farm Insurance has been nothing short of excellent. We look forward to continuing our partnership with Achmea and can confidently recommend their services to others."

Muriel Horak
Warroora Station, Western Australia
2024

"Being able to tailor the cover to the needs of my business is a really attractive aspect of Achmea Australia's All-in-One-Farm Pack. I really like that I can tailor Achmea Australia's insurance and choose a level of cover for each item based on the level of risk I'm prepared to accept."

Lachlan Fulloon
Cressbrook Merinos, New South Wales
2023

"The change over process was straight forward and efficient."

Vicki and Tony Flick
NUTRI-SPREAD, New South Wales
2023

"Helpful. Efficient. Timely."

George MacDonald
Wallabadah, New South Wales
2024

"Achmea Australia's Farm Insurance Specialist explained all the points that I needed confirming. The good service is very much appreciated."

Moussa Taouk
Little Cedar, Victoria
2024

"Absolutely one of the greatest insurance experiences of my life. The staff were excellent and the whole process was painless. I can't recommend them highly enough."

Scott Clark
Lagoon Grass Pecans, New South Wales
2024

"Darcy has been great in explaining and finding out any answers to the questions we asked in relation to our business."

Narelle McDonald
Dujoc Pty Ltd, Victoria
2024

"I would have no hesitation to recommend our local Farm Insurance Specialist Lindy or Achmea Farm Insurance to anybody."

Jennifer Greig
Greig Farms, Victoria
2024

"Insurance costs continue to increase and I was seeking to find another insurance provider [to] insure my farm, sheds, machinery, cattle, home and contents and liability etc. I found Achmea very well priced. Their Farm Insurance Specialist, Tara, was very responsive, friendly, very interested in the business, listening and engaged in the conversation about my business seeking to get a full understanding of what I do and my needs. I have been impressed with Achmea's service to date."

Peter Spies,
Pinnacle Pocket Cattle and Consulting,
Queensland
2024



Achmea Group: commitments



Climate-neutral
business operations
by 2030.



Climate-neutral
investment portfolio
by 2040.



Climate-neutral
insurance portfolio
by 2050 at the latest.

Achmea Group: initiatives



As part of a
three-year plan,
Achmea is planting
one million trees in
Australia, Iceland
and elsewhere.



Achmea has joined the
Net-Zero Alliance, a
United Nations initiative
that brings together
leading insurers from
around the world to
emphasise their role
in the transition to a
climate-neutral economy.



www.achmea.com.au

1800 724 214

info@achmea.com.au

CONNECT WITH US ONLINE:



achmea 

Farm Insurance

Insurance issued by Achmea Schadeverzekeringen N.V. (Achmea) ABN 86 158 237 702 AFSL 433984. 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). This means any advice may not be appropriate for your circumstances. Before using this information to decide whether to purchase the insurance policy, you will need to consider the appropriateness of any general information or advice we give you and how it relates to your specific situation to ensure the insurance cover meets your needs and the relevant Product Disclosure Statement and Target Market Determination (TMD) available from the 'Important Documents' section of our website achmea.com.au/important-documents. For feedback and complaints, visit achmea.com.au/complaints. To view Achmea Australia's privacy statement, visit achmea.com.au/privacy.