

ARGIS Farm Extra Insurance Product Overview



DWELLING AND CONTENTS OF DWELLING SECTIONS

Locks and keys	Reasonable cost
Special provisions for total loss	Additional 30% of the building sum insured paid in the event of a total loss from a catastrophe to cover increased costs to rebuild as a result of the catastrophe event
Landscaping	Defined events and limited to \$1,000 any one tree, plant or shrub/\$10,000 anyone loss
Building modification after serious injury	Paraplegia and quadriplegia must result from injured event. Up to \$25,000
Removal of debris & Professional fee	Reasonable costs (even if the sum insured for house has otherwise been exhausted)
Environmental benefits	Up to an additional \$5,000 to install rainwater tank, domestic solar panel system, hot water heat exchange system or grey water recycling system in event of total loss
Loss of rent due to insured event	Up to 20% of sum insured for the dwelling
Rent default	Optional extension
Unoccupancy	Cover limited after 120 days
Liability arising from alterations	Liability for claims arising out of alterations to buildings which do not exceed \$150,000 included
Household contents accidental damage	Anywhere in world
Contents in open air	Covered with no sub limit
Unspecified personal effects	Automatic cover, limited to 25% of contents sum insured for any one claim/\$10,000 limit on any one item, pair/set
Motorised golf buggies, ride on mowers, wheelchairs and motorcycles (not use for racing) up to 150cc	Covered as household contents or contents
Fraudulent use of credit cards	Up to \$5,000
Change of risk address	For remainder of period of insurance
Temporary accommodation	12 months, lesser of \$20,000 or 20% of contents of dwelling sum insured
Identity theft	Up to \$5,000
Personal tax audit	Up to \$5,000
Bicycles	No sub limit
Spoilage of perishable food (fridge & freezer)	No sub limit
Cash	Up to \$2,000
M/V accessories and spare parts	Up to \$2,000
Fur, coin or stamp collection	Up to \$10,000
Owners liability & Personal liability	\$20,000,000

FIRE: FENCING & FIRE: LIVESTOCK

Fire: Fencing, farm machinery & live hedges/shelter belts/artificial windbreaks	Defined events
Fire: Livestock - theft	Up to \$5,000 any one event/Up to \$10,000 any one period of insurance
Fire: Livestock - veterinary fees	Up to \$5,000 including humane destruction
Fire: Livestock - disposal	Up to \$5,000
Fire: Livestock - inability to milk	Fair market value less salvage

FARM BUILDING, CONTENTS & THEFT SECTIONS

Farm buildings future additions	New building up to \$200,000. Alterations up to \$50,000
Removal of debris	10% of sum insured or \$25,000, whichever is greater
Professional fees	10% of sum insured or \$15,000, whichever is greater
Unspecified farm buildings	Up to \$10,000 for any one building
Unspecified farm improvements	Up to \$5,000 for any one item
Farm contents fire fighting costs	Up to \$20,000
Employees clothing and/or personal effects lost in fighting fire	Up to \$5,000 per employee/Up to \$20,000 any one event
Farming interruption	Up to \$10,000
Livestock & goods in transit	Limit per animal \$2,000, vet fees \$1000, removal of debris \$5,000/\$20,000 any one event
Dairy prevention of access	Optional extension
Dairy contamination and/or spoilage	Optional extension
Dairy company reimbursement	Optional extension
Livestock death by dogs	Limit per animal \$2,000/\$5,000 any one period of insurance
Theft: Locks and keys/Temporary protection	Locks and keys up to \$3,000. Temporary protection up to \$5,000
Theft: Money	Up to \$2,000

FARMERS' LIABILITY

Drones	Covered up to maximum weight of 25kg
Occasional farm contracting	Covered up to \$100,000 or 20% of combined annual turnover (whichever is the lesser)
Property in physical or legal control	Animals up to \$100,000 (\$10,000 per animal). Other property up to \$250,000
Roadside grazing	Automatically included
Moral obligation	Up to \$5,000
Advertising injury	Automatically included
Homestay or farm hosting	Optional extension
Aerial spraying	Optional extension

PRIVATE, FARM AND BUSINESS VEHICLE SECTION

Agreed value	Optional on cars and utilities
Cost of removal after a loss	Up to \$3,000 for cars/Up to \$10,000 for farm vehicles
New vehicle replacement	Cars, utes & trucks up to 7,500kg. Less than 3 years old. Up to 50,000km
Hire vehicle following theft	\$100 per day, up to \$2,000
Windscreen extension	Excess not applicable to first claim for cars (automatically included) and utilities up to 2 tonne (Optional extension)
Replacement of keys and locks following theft	Up to \$2,000 per vehicle/Up to \$5,000 any one event
Hire vehicle	Optional extension
Driving another vehicle	We will cover your liability when using another vehicle
Uninsured motorists extension	Up to \$5,000
Employees' vehicles	Up to \$25,000
Emergency accommodation and repairs	Up to \$2,000
Legal liability death/bodily injury extension	\$20 million
Transportation of hazardous substances	For vehicles under 2 tonnes carrying capacity and only when the vehicles are being used for regular farming activities