

We're easy to contact  
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Or contact your local FMG manager

FMG 1107 04/10 (ADP 39827)



# Insurance solutions for the dairy industry

Specialist insurance for milk producers

## We are New Zealand wide

To arrange an appointment with your  
local FMG manager, call 0800 366 466.





It's good to know that there's never been a better time to be with FMG. After all, no one else has the same industry experience and know-how when it comes to the business of insuring you and your livelihood.

We've been helping protect rural New Zealand for over a century now, so we know it's not what we say, but what we do that matters. And we're totally committed to those who live on the land, work on the land, or support those who do.

### FMG knows dairy

New Zealand's dairy sector is one of the largest and most important in our farming industry – so when it comes to managing your on-farm risks, it makes sense to turn to the leading rural insurer with specialist expertise.

Many companies offer a one size fits all insurance package that simply doesn't make the grade in terms of effective cover. FMG understands how a loss to your farm buildings or contents can severely affect your business.

Take, for example, your cowshed burning down. FMG's Farming Interruption benefit goes towards the costs of maintaining your operation, such as transporting your

cows to a neighbour's shed for milking. And our Farm Milk benefit covers you for non-collection of milk in your vat, as well as contamination and spoilage.

Our Rural Managers know exactly what to look for when it comes to the various risks that could have an impact on your dairying operation. They know because they are based in your area and have many years of experience insuring rural businesses. We've had over 100 years' experience with these things, so we know that it's the little things that can make the difference in the bigger scheme of things – and that's exactly what we look for.

## Key areas of insurance for dairy farmers

Standard Cover	Additional Cover <sup>^</sup>	Optional Cover <sup>*</sup>
<p><b>Farm buildings and contents</b></p> <p>Cover your milking shed, implement shed, or hay shed and other farm buildings and their fixtures and structures for accidental loss, for either replacement up to an area, replacement up to a nominated value, or present day value.</p> <p>Cover your contents for accidental loss for either nominated replacement value (replace your contents up to the nominated value), or present day value (replace your contents to market value immediately before the loss).</p>	<ul style="list-style-type: none"> <li>Farming interruption – see below.</li> <li>Suppression costs up to \$5,000 that you incur to protect your farm buildings from fire.</li> <li>Additional farm buildings, completed alterations or additions up to \$50,000.</li> <li>Replacement of locks and keys.</li> <li>\$3,000 cover for the loss of frozen or perishable semen straws, animal vaccines, animal health products or dog food.</li> <li>Goods in transit cover for goods and livestock that are being moved in a motor vehicle.</li> <li>Farm fencing up to \$5,000.</li> </ul>	<ul style="list-style-type: none"> <li>Loss of, or payment deduction/downgrade imposed on, farm milk contained in your vats due to contamination, spoilage or deterioration; also loss of farm milk contained in your vats due to non collection.</li> <li>Unspecified farm buildings, including farm tanks, farm silos, farm gates, culverts, cattle stops and power/telephone poles.</li> </ul>
<p><b>Farming interruption</b></p> <p>Part of your Farm Contents policy, Farming Interruption cover is designed to maintain income and minimise the financial shortfall following a major loss to your farm buildings and/or contents insured with us.</p> <p>More extensive cover for financial loss and/or increased costs caused by interruption to your business as the result of an insured loss is available as separate items taken under our Business Interruption policy.</p>	<p><b>Farming interruption:</b></p> <ul style="list-style-type: none"> <li>Up to \$10,000 for the cost to maintain your farming operations due to a loss to your farm buildings or contents.</li> </ul> <p><b>Business Interruption:</b></p> <ul style="list-style-type: none"> <li>Claims preparation costs up to \$10,000.</li> </ul>	<p><b>Farming interruption:</b></p> <ul style="list-style-type: none"> <li>Additional cover can be purchased above the \$10,000 included in your Farm Contents policy.</li> </ul> <p><b>Business Interruption:</b></p> <ul style="list-style-type: none"> <li>Gross profit cover for your loss of profits as a result of a loss.</li> <li>Increased costs of working to resume or maintain normal business operations.</li> <li>Wages of those employees who cannot work.</li> <li>Interruption caused by damage at any electric power station or substation in New Zealand.</li> <li>Prevention of access to or use of your farm caused by accidental damage to property, roads and bridges in the vicinity of your farm.</li> <li>Public authority action which closes your farm.</li> <li>Natural Disaster.</li> </ul>
<p><b>Liability</b></p> <p>Legal liability cover for accidental loss to the property of others or bodily injury in connection with your farming operations.</p>	<ul style="list-style-type: none"> <li>Up to \$250,000 for levies or losses recoverable under the Forest and Rural Fires Act 1977.</li> <li>Up to \$10,000 for accidental loss of property in your control belonging to others.</li> <li>Punitive and exemplary damages in respect of bodily injury of others.</li> <li>Liability for accidental loss or injury caused by your products.</li> <li>Moral Obligation cover for accidental loss to others' property for which you are not legally liable – includes stock trespassing or escaping.</li> </ul>	<ul style="list-style-type: none"> <li>Cover for fines imposed on you by a dairy company because your milk contaminates other milk.</li> <li>Cover above \$250,000 for levies or losses recoverable under the Forest and Rural Fires Act 1977, up to \$4 million.</li> <li>Cover for Employer's and Statutory Liability.</li> <li>Moral Obligation cover over \$5,000 up to \$20,000.</li> </ul>
<p><b>Vehicles</b></p> <p>Cover your farm trucks, farm bikes and private vehicles for full cover, third party fire and theft, or third party only.</p>	<ul style="list-style-type: none"> <li>Windscreen, window glass, sun roof and headlights.</li> <li>30 day automatic cover for additional or replacement vehicles.</li> <li>Replacement on vehicles purchased new in New Zealand less than 12 months ago.</li> </ul>	<ul style="list-style-type: none"> <li>Hire charges for a replacement vehicle during repairs made under a claim on your policy.</li> <li>Internal damage caused by foreign objects entering your harvesting vehicle.</li> <li>Tyre cover for specified farm vehicles.</li> </ul>
<p><b>Livestock</b></p> <p>Covers cows, bulls and calves (from 6 months) for accidental death caused by fire, electrocution, lightning, impact or stock worrying. Livestock housed in buildings are covered for accidental death or theft.</p>	<ul style="list-style-type: none"> <li>Up to \$500 for vet treatment to prevent the death of your livestock.</li> <li>Up to \$1,000 for carcass removal following a fire.</li> </ul>	<ul style="list-style-type: none"> <li>Infertility cover for specified bulls if they are intentionally slaughtered due to permanent infertility, or are incapable of reproduction.</li> </ul>
<p><b>Breakdown</b></p> <p>Insure your motors, electronic equipment and farm computers for accidental breakdown.</p>	<ul style="list-style-type: none"> <li>Reasonable costs for the installation and removal of loaned equipment following a breakdown covered by the policy, up to \$2,000.</li> <li>Costs for replacing refrigerator up to \$1,000.</li> <li>Costs to repair your farm computer or present day value (whichever is lesser), up to \$5,000.</li> </ul>	<ul style="list-style-type: none"> <li>Refrigerated Goods is a separate policy that covers your refrigerated goods for accidental spoilage resulting from breakdown of your refrigeration plant.</li> </ul>
<p><b>Disability assistance</b></p> <p>Cover for accident and/or sickness that results in you being partially or totally disabled, to be used at your discretion eg. replacement labour.</p>	<ul style="list-style-type: none"> <li>A weekly benefit for up to two years.</li> <li>Covered while engaged in occasional farm contracting.</li> <li>Recurrence of disability caused by the same accident or sickness up to two years later.</li> </ul>	<ul style="list-style-type: none"> <li>A weekly benefit for up to five years.</li> <li>A lump sum benefit up to the nominated amount.</li> </ul>

<sup>^</sup> These covers are automatically included in your standard insurance cover.

<sup>\*</sup> These covers need to be purchased in addition to your standard insurance cover.

Please note this is only a summary of our products and services and is subject to our specific product documentation. For full details, you should refer to the relevant policy wordings which can be found on our website [www.fmg.co.nz](http://www.fmg.co.nz).