

Forestry Policy Wording

2026-27 Season

Terms of our policy to cover Forestry

Effective on all new policies, items and renewals issued between
1 August 2026 and 31 July 2027



FMG
Advice & Insurance

**Thank you for choosing to insure with FMG.
We are New Zealand's leading rural insurer,
100% New Zealand owned and protecting
property and livelihood in New Zealand
communities since 1905.**

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Terms of our policy to cover forestry

This policy wording describes the Forestry policy. This policy covers your forestry plantation for loss caused by fire, lightning, explosion, malicious acts, impact and some natural hazards. You can also choose to cover your forestry plantation for windstorm.

Important information about your policy

Please read and file this document and your policy certificate

Please take the time to read carefully through this policy wording and the accompanying policy certificate. Together, these two documents form your insurance contract with us.

The policies and benefits we agree to provide are listed on your certificate. This wording details the cover that the policy and benefits provide.

The policy certificate shows what you are covered for

Your policy certificate is particularly important. If there is any inconsistency between your FMG policy wording and what is on the certificate, it is the certificate that prevails.

We are here to help

Under this contract, you and FMG both have responsibilities to ensure everything runs smoothly. Read these documents to find out what they are. If there is anything that you don't understand, please contact us.

Please:

- tell us of any errors in your documentation
- contact us if there is anything you don't understand and would like explained
- keep this policy in a safe place along with your renewal notice(s).

We will remind you when your policy needs to be renewed

The date that cover ceases is shown on the policy certificate. If your policy is renewable, we will contact you about renewing your insurance just before that date.

We have defined the meanings of some words

In this document, we use italics to show that the words have the meanings given in the definitions section.

We also use the following common terms throughout the document, with the meanings shown:

- **Certificate** means the latest version of your policy certificate issued by us. The certificate contains details of your insurance cover under this policy.
- **FMG** means FMG Insurance Limited as shown on the certificate.
- **Period of insurance** means the duration of your policy, as shown on the certificate (unless the policy is ended earlier by you or us).
- **We, us, or our** means FMG.
- **You and your** means the person (or persons) shown on the certificate as the insured. You can also be a company, partnership or other legal entity.

You must provide information and pay your premium

You agree to give us correct and complete information

We have provided this policy based on the information you have disclosed to us. If you give us information that is incorrect or incomplete, you might not be covered under the policy.

You need to tell us:

- all material information before the cover starts, even if we don't specifically ask about it (material information is information that could change our decision if we knew about it)
- straight away if your circumstances change in any way while you are insured with us, both during the period of insurance and at renewal.

You agree to pay your premiums on time

Cover under your policy will not start until you have paid, or have agreed to pay, the premium (including any government charges) for the period of insurance. If your premiums are not paid by the due date, your insurance could be cancelled and you will not be insured.

You agree to the exclusions and obligations detailed in the policy

You are not covered for some items, events, and circumstances. These are called exclusions. Exclusions are detailed throughout the policy.

This policy also contains certain conditions and obligations that you must meet. If you don't, we may decline any claim you make. Any other person who is entitled to claim under this policy must also meet these conditions and obligations.

We will be fair in the way we provide this cover

We are bound by the Fair Insurance Code

FMG is a member of the Insurance Council of New Zealand and bound by the Council's Fair Insurance Code. For a copy of the Code, please call us on 0800 366 466.

We comply with the Privacy Act 2020

We collect personal information about you, your business, or both. We asked you for personal information to fully evaluate and to administer this policy, and we may ask for more if you make a claim or renew the policy. You also authorise us to:

- collect relevant information about you or your business from third parties, such as other insurers and the Natural Hazards Commission Toka Tū Ake (NHC)/EQC
- disclose information about you in connection with insurance to third parties.

We fully understand the importance of protecting your personal, commercial and financial information. We store your information securely, within our organisation, and will not share it except in compliance with the Privacy Act 2020. You have rights under the Privacy Act 2020 to access and correct the information we hold about you.

For information about how we collect, use and store your personal information, see the full Privacy Statement on our website (www.fmg.co.nz).

We provide a 30-day 'cool off' period

We are confident this policy will be right for you. However, you may cancel this policy within 30 days of the start date if you are not entirely happy, without giving us a reason. We will refund any premium you have paid, provided you do not have a claim during this 30-day period.

We cover your trees

We agree to provide you with the insurance set out in this policy, if 'Forestry' is shown on the certificate.

We cover your trees

1. We cover your growing trees for accidental loss from certain events

Your *trees* and *harvested trees* awaiting transportation are insured if they are *destroyed* as a result of *accidental loss* caused by:

- fire, including fire caused by lightning or explosion
- malicious acts
- impact by:
 - road or rail vehicle
 - animals, provided the loss is to trees under 10 years old
 - aircraft or other aerial or spatial device, or article dropping from them (excluding spray drift)
- earthquake
- volcanic eruption
- landslide as a direct consequence of earthquake or volcanic eruption.

2. The cover includes automatic benefits

You are automatically insured for the following benefits. Any payment made under this section is not limited by section 4 (what we will pay), and is additional to the sum insured for *trees* and *harvested trees*.

2.1 We cover the costs of replanting

You are insured for the reasonable costs of replanting *trees destroyed*, as a result of *accidental loss* caused by:

- fire, including fire caused by lightning or explosion
- malicious acts
- impact by:
 - road or rail vehicle
 - animals, provided the loss is to trees under 10 years old
 - aircraft or other aerial or spatial device, or article dropping from them (excluding spray drift)
- earthquake
- volcanic eruption
- landslide as a direct consequence of earthquake or volcanic eruption.

We must agree to these costs being incurred in advance. Replanting must occur within 12 months of the event unless we agree to an extension. We will pay up to \$50,000 or any higher amount shown on the certificate, in the aggregate for all events during the period of insurance.

2.2 We cover the cost of rebuilding certain infrastructure

You are insured for the reasonable cost of replacing or rebuilding plantation infrastructure, as a result of *accidental loss* caused by:

- fire, including fire caused by lightning or explosion
- malicious acts
- impact by:
 - road or rail vehicle
 - animals, provided the loss is to trees under 10 years old
 - aircraft or other aerial or spatial device, or article dropping from them (excluding spray drift)
- earthquake
- volcanic eruption
- landslide as a direct consequence of earthquake or volcanic eruption.

We must agree to these costs being incurred in advance. We will pay up to \$50,000 or any higher amount shown on the certificate, in the aggregate for all *events* during the period of insurance.

Plantation infrastructure means your share of the following items within or on the boundary of the area of land shown on the certificate:

- fencing
- roads, culverts, and bridges
- fire breaks
- dams and fire-fighting reservoirs (including above ground pipes and equipment for supplying and/or drawing from them)
- other structures or buildings up to 4m² in area.

2.3 We cover the reasonable cost to remove debris

You are insured for the reasonable and necessary cost to remove and dispose of *destroyed trees* that we have agreed to pay your claim for.

You are also insured for the reasonable cost to remove insured *trees* which have not been *destroyed*, if this is necessary to dispose of *destroyed trees*.

We must agree to these costs being incurred in advance.

We will pay up to \$50,000 or any higher amount shown on the certificate in the aggregate for all *events* during the period of insurance.

The cost of replanting trees removed to dispose of *destroyed trees* is deemed to fall under automatic benefit 2.1 (replanting costs), provided that this replanting occurs within 12 months of the *event* unless we agree to an extension.

2.4 We contribute to your salvage costs

We will assist with the costs you necessarily and reasonably incur (such as roading) to realise *salvage income*, provided we agreed to these costs being incurred in advance.

We will contribute 10% of the *net salvage revenue* that we are entitled to up to a maximum of \$50,000 in the aggregate for all *events* during the period of insurance.

We will take into account improvements and additions to existing infrastructure for the undamaged area of the *plantation* in determining what payment we will make.

2.5 We cover the reasonable costs to protect your trees from fire

You are insured for the reasonable costs you incur to protect your *trees* from fire that poses an obvious and direct threat to your *trees*, excluding costs arising from your normal expenses for staff and equipment overheads.

We will pay up to \$50,000 or any higher amount shown on the certificate in the aggregate for all *events* during the period of insurance.

2.6 We cover costs you incur to prepare a claim

You are insured for the reasonable costs you incur, with our prior consent to prepare, present or certify your claim following a loss covered under this policy, but not costs incurred in disputing the claim.

We will pay up to \$20,000 in aggregate for all *events* during the period of insurance.

3. You can choose to add the following optional benefit

This optional benefit only applies if you have purchased it and it is shown on your certificate.

3.1 We provide limited cover for windstorm

If you have bought this benefit, your *trees* aged 10 years old and over are insured for *accidental loss* caused by *windstorm*.

We will pay up to 50% of the amount shown on the certificate for each *block*, up to a maximum of \$1,500,000 in the aggregate for all *events* during the period of insurance.

If only part of a *block* is *destroyed* by *windstorm*, we will pay a proportion of the sum insured shown on the certificate for that block. This will be in the same proportion as the area of trees destroyed by windstorm relative to the size of the block (in hectares) shown on the certificate.

4. What we will pay

What we will pay depends on:

- whether the *plantation* is *destroyed*, *partially destroyed* or there is a constructive total *loss* (clauses 4.1 to 4.3)
- if there is salvage (clause 4.4)
- the maximum limit applicable (clause 4.5).

4.1 What we will pay if your entire plantation is destroyed

If an entire *plantation* is *destroyed* we will pay the agreed value for each *block* of *trees* that forms that *plantation* as shown on the certificate.

4.2 What we will pay if your plantation is partially destroyed

If your *plantation* is *partially destroyed* we will pay a proportion of the sum insured shown on the certificate for each *block*. This will be in the same proportion as the area of *trees destroyed* relative to the size of the *block* (in hectares) shown on the certificate.

4.3 We may treat a plantation as a constructive total loss

We may at our discretion treat an entire *plantation* as a constructive total loss if, as a result of an *event* covered by this policy, part of that *plantation* is undamaged but it would not be consistent with accepted forestry practice to retain those undamaged *trees*.

Constructive total loss occurs when as a result of an *event* covered by this policy:

- more than 75% of the *trees* are declared *destroyed*, and
- we decide that retaining the undamaged *trees* is inconsistent with accepted forestry practice.

We may appoint an independent forestry consultant to advise us on this matter who you must cooperate with.

The cost of clear felling the undamaged portion of the plantation is deemed to fall under automatic benefit 2.3 (removal of debris).

4.4 We may deduct salvage from the claim payment

We are entitled to deduct any *net salvage revenue* from any claim payment.

4.5 The maximum we will pay

The maximum we will pay for any one *event* is the amount shown on the certificate and any sum covered under Automatic Benefits 2.1 - 2.6 (inclusive)

5. What you are not insured for

The following circumstances are specifically excluded from the policy. The general exclusions that follow also apply.

5.1 You have no cover for a certain period of time when you first insure your trees

Your *trees* and *harvested trees* are not insured for loss occurring:

- within 48 hours of the start of the period of insurance, or
- if covered under optional benefit 3.1 (windstorm), within 168 hours of the start of the period of insurance.

This clause does not apply if the policy has been renewed without a break in cover.

5.2 Your trees are not insured for loss caused by certain environmental factors, gradual deterioration or decay

Your *trees* and *harvested trees* are not insured for *loss* caused, whether or not accompanied by an insured peril, by:

- rainfall
- drought
- *flood*
- hail, snow or ice
- landslide, other than as a direct consequence of an earthquake or volcanic eruption.

Your *trees* and *harvested trees* are not insured for *loss* caused by:

- gradual deterioration
- decay.

5.3 Your trees are not insured for loss caused by wildlife or pests

Your *trees* and *harvested trees* are not insured against *loss* caused by:

- animals, unless due to impact by them
- birds
- insects
- pests (including uninsured plant species)
- termites
- vermin
- larvae.

5.4 Your trees are not insured for contamination, disease and other matters

Your *trees* and *harvested trees* are not insured against *loss* caused by:

- contamination
- chemicals
- disease
- deliberate acts by you or your *employees*, unless this was to mitigate an actual or potential *accidental loss*
- set burns as part of a hazard reduction plan
- fire by public authority
- movement in the value or price of *trees*.

5.5 Your trees are not insured for loss of foliage or branches

Your *trees* and *harvested trees* are not insured for loss of foliage or branches.

5.6 You are not insured for amounts recoverable under the Fire and Emergency New Zealand Act 2017 or any other legislation

You are not insured for levies, costs, fines or penalties that are recoverable from you under the Fire and Emergency New Zealand Act 2017 or any other legislation.

6. General exclusions

6.1 You may have to pay an excess

If we accept a claim under one or more of your FMG policies, you are not insured for the amount of any excess on the certificate.

6.2 You are not covered for confiscation, nuclear materials, terrorism or war

You are not insured under this policy for *loss* in any way connected with:

- *confiscation*
- *nuclear materials*
- *terrorism*
- *war*.

6.3 You are not covered for consequential loss

You are not insured for any consequential loss. Things you are not covered for include, but are not limited to:

- penalties
- loss of use of property
- loss resulting from delays
- loss of market
- loss resulting from depreciation
- loss of value
- loss of *Sequestered Carbon*

Making a claim

The conditions in this section are important. You must meet all conditions before we will accept a claim under your policy with us.

7. What you must do

7.1 As soon as you know you are likely to make a claim

You must let us know immediately if anything happens that is likely to lead to a claim.

You must take reasonable steps to minimise the claim and avoid any further claim.

You must make a complaint to the police if you suspect criminal activity.

7.2 When communicating with us

You must complete our claim form in full if we ask you to do so, and return it to us within 30 days of our request.

You must provide all reasonable information and assistance we require at any time.

You must immediately send us all relevant correspondence and court documentation.

You must authorise us to:

- get personal information about you from you and third parties in connection with your insurance
- disclose personal information about you to third parties in connection with your insurance.

For more information about how we collect, use and store your personal information, see the full Privacy Statement on our website (www.fmg.co.nz).

7.3 When you have other insurance

You must immediately notify us of any other insurance that covers you for any of the risks covered under this policy.

8. What you must not do

8.1 You must not accept liability or settle things yourself

You must not admit you are liable to any party.

You must not say or do anything that prejudices our ability to:

- defend any action against you, or
- take recovery action in your name.

You must not start any remedial action without our prior approval.

You must not dispose of any *trees* you intend to claim on without our prior approval, unless this is necessary to prevent further *loss*.

8.2 You must not make untrue statements

You, and anyone else entitled to claim under this policy, must ensure all statements made to us are true and complete.

If your claim is dishonest or fraudulent in any way, we are entitled to:

- decline your claim in whole or in part
- bring this policy to an end from the date of the dishonest or fraudulent act
- bring all other insurance you have with us to an end from the date of the dishonest or fraudulent act.

We may also notify the police, the Serious Fraud Office, or both.

9. How we will manage the claim

9.1 We will only pay the difference between another insurance and this one

You must immediately let us know if you have other insurance covering the risks covered under this policy. We will only pay over and above the limit payable under that other insurance.

9.2 We may make progress payments

We will, at our option, make regular progress payments for your claim provided that:

- you provide us with proof of your insured *loss*, and
- if the combined progress payments exceed the total amount of the *loss*, you must immediately refund us the difference between these amounts.

9.3 We may recover costs from those responsible for the loss

If we accept any part of your claim, we may exercise any legal rights you have to recover amounts from the persons responsible for the *loss*. Any recovery will be at our cost.

If we do this, you must co-operate and give us any help we ask for. If you refuse, you may have to repay the money we paid you.

If we succeed in recovering any money from the persons responsible, we will refund your excess and any uninsured part of your *loss*. We will pay to you any remaining money recovered after deducting:

- our recovery costs, and
- the money we have paid you.

If you receive any reparations for any property on which you have made a claim under this policy, you must immediately reimburse us from these reparations up to the amount of any claim payments we have made to you.

9.4 You are responsible for disposing of trees

You are responsible for disposing of any *trees* that have suffered a *loss*. You must notify us within 60 days of the *loss* if you choose to either sell them or make use of them yourself.

We are entitled to deduct *net salvage revenue* from any claim payments we make to you.

You cannot abandon *trees* to us.

9.5 This policy is 'subject to average'

Your *plantation* is 'Subject to Average' if at the time of loss its area (in hectares) as shown on the certificate is less than its actual size.

When 'Subject to Average' applies the amount you recover for a partial loss will reduce by the percentage that you are uninsured.

'Subject to Average' means:

- Your insurance policy contains a provision making it subject to average.
- That provision will have effect only if the property insured under the policy is underinsured at the time of loss.
- If the property insured under the policy is underinsured at the time of loss, the following rules apply:
 - if you suffer a total loss, the provision will have no effect
 - if you suffer a partial loss, the maximum amount that you may recover will bear the same proportion to your actual loss as the amount for which the property is insured bears to the full value of the property
 - whatever your loss, in no case will you be entitled to recover more than the amount for which the property is insured.

Example: Your property is worth \$20,000. You insure it for \$10,000. You suffer a loss of \$5,000. If your policy is subject to average, the maximum amount that you may recover will be \$2,500.

General conditions of this policy

The following conditions apply to the whole policy, and cover what you agree to do, how we manage the policy, and how the policy will be interpreted.

10. What you agree to do

These conditions must all be met before we will accept a claim under this policy.

10.1 You must comply with all the terms of this policy

You, and anyone else entitled to claim under this policy, must comply with all the terms of the policy before we will meet any claim under it.

You must tell the truth at all times.

10.2 You must tell us immediately if anything changes

After this policy starts, you must notify us immediately of any change in circumstances you are aware of that affects any risks insured under this policy, whether by increasing or altering them.

Once you have done so, we may change the premium and terms of cover, at our discretion.

If you fail to let us know about any change in circumstances, we may (from the date of the failure):

- refuse to meet any claim or part of it
- cancel this policy.

10.3 You must take reasonable care

You must take reasonable care, at your own expense, to avoid and minimise loss or damage to your property insured under this policy, and liability to others.

This includes:

- complying with all relevant laws including the Fire and Emergency New Zealand Act 2017
- complying with all manufacturer's recommendations
- employing competent *employees*
- ensuring all contractors contracted to work on the insured plantation have current and adequate Contractors Public Liability Insurance
- maintaining and operating all security protection equipment, and all fire protection and extinguishment equipment, at all relevant times.

We will not pay any claim if you have been reckless or grossly irresponsible.

10.4 You must pay your premiums on time

Cover under this policy will begin when you have paid, or have agreed to pay, the premium for the period of insurance (including any government charges).

If we have agreed that you can pay your premium in instalments, cover under this policy will begin when you have paid, or have agreed to pay, the premium (including any government charges), due under this agreement.

You must pay your premiums by the due date.

If you suffer a total loss:

- we will not settle your claim:
 - until the full annual premium is paid, or
 - if you are paying your premium by instalments, until the balance of the full annual premium is paid, and
- we may deduct any outstanding annual premium from the claim settlement.

10.5 You must seek our written agreement to a transfer of interest

No interest in this policy can be transferred or assigned without our written agreement.

11. How we will manage this policy

11.1 How to make changes to this policy

If we agree, you may change this policy by giving us notice of the changes.

We may change the terms of this policy at any time by giving you notice at the last known address we have for you. The changes we make will take effect 14 days after the day we send or deliver the notice to you.

11.2 How to cancel this policy

You may cancel this policy at any time by giving notice to us.

We may cancel this policy if you do not pay your premium within 14 days of the policy coming into force.

We may cancel this policy at any time by giving notice to you at the last known address we have for you. Your policy will be cancelled 14 calendar days after the day we send or deliver the notice to you.

If you cancel this policy we will (subject to 'We will be fair in the way we provide this cover' on page 5) refund 90% of the unexpired portion of your premium. If we cancel this policy, we will refund the unexpired portion of your premium.

If you have made a claim and we have paid the full amount under:

- the policy, we will cancel the policy
- an item, we will cancel the item
- an optional benefit, we will cancel the optional benefit.

In all three cases, the cancellation will be from the date of loss.

We will not refund any unexpired premium for that policy, item or optional benefit.

11.3 Special conditions when the policy insures more than one person or entity

If this policy insures more than one person or entity, they are insured separately as though a separate policy was issued to each.

The most we will pay in total to all insured persons or entities during the period of insurance is the amount shown in this policy or on the certificate.

11.4 We will add Goods and Services Tax where applicable

Where we are able to recover GST under the Goods and Services Tax Act 1985:

- all amounts insured exclude GST (unless otherwise shown on the certificate), and
- GST will be added, where applicable, to claim payments.

All excesses include GST.

11.5 We can inspect your property

We are entitled to inspect property insured, at any reasonable time. You must provide any information we reasonably require in connection with that property.

However, no person is to rely on this inspection or any inspection report, as an undertaking by us, to determine or warrant that any operations and/or premises are safe or covered by a policy.

11.6 We can give information and make payments to interested parties

If you advise us in writing of a party holding a financial interest over the property insured under this policy, all of the following apply:

- we note that interest, but the party is not directly insured under this policy
- you authorise us to disclose personal information about you to that party in connection with this policy
- we may make a claim payment directly to that party up to the limit of its interest.

If we make such a payment, we have met our obligations to you under this policy for that amount.

11.7 This policy covers your trees in New Zealand only

This policy covers your *trees* in New Zealand.

How to interpret this policy

12.1 Words in italics have a specific meaning

Words which appear in italics must be interpreted using their defined meaning stated in the definitions section.

12.2 We use New Zealand currency

All monetary amounts referred to in this policy are expressed and payable in New Zealand dollars.

12.3 The law of New Zealand governs this policy

The law of New Zealand applies to this policy and the New Zealand courts have exclusive jurisdiction.

12.4 ‘Acts of Parliament’ include amendments and regulations

Any Acts of Parliament referred to in this policy include any:

- amendments or statutory regulations made under them, and
- Acts or regulations made in substitution for the original Acts or regulations.

12.5 Headings are for ease of reading

The headings in this document are only there to make it easier to read. They do not form part of the policy and are not to be used in interpreting it.

Definitions

The following definitions apply to your policy.

Please note:

- references to the singular include the plural and vice versa
- the definitions apply to any derivatives of the word used in this policy.

Accidental means an *event* that is sudden, unintended and unforeseen by you.

Block means an area of land shown on the certificate:

- planted with *trees* of the same age and species, and
- as defined in the forestry new business application form.

Confiscation means confiscation, requisition, nationalisation, destruction of, or damage to property by order of Government, a local authority, a court, or any public authority. The definition of confiscation excludes such orders given for the purpose of controlling a peril covered by this policy.

Destroyed means *trees* that have:

- died, or
- are damaged to the extent that they are no longer considered suitable for their intended purpose.

Employee means:

- any employee directly employed by you for domestic duties, or
- any employee directly employed by you in, or any principal or director (but only in their capacity as such) of, your *plantation* operations.

Event means a single *loss* or series of *losses* that have the same cause. A *windstorm* event is limited to 72 hours. All other events are limited to 168 hours.

Excess means the first amount of a claim that you must pay, as shown on the certificate.

Flood means the inundation of normally dry land by water overflowing the normal confines of any natural or artificial water course, lake, reservoir, canal, dam or river, or the ponding of a normally dry paddock.

Harvested trees means *trees* that have been felled but that remain temporarily within the *block* in which they were grown.

Intended purpose means the planned end use of a *tree* after harvesting as defined in the forestry new business application form.

Loss means physical loss, damage, or destruction during the period of insurance.

Net salvage revenue means the actual or potential *salvage income* received from selling the *trees* less the actual or potential costs of realising that income. These costs include:

- direct costs of logging and loading
- costs of cartage
- management costs of salvage operation.

Nuclear materials means:

- ionising radiation or contamination by radioactivity from:
 - any nuclear fuel
 - any nuclear waste
 - the combustion or fission of nuclear fuel, or
- nuclear weapons material.

Plantation means the area of land containing the *blocks* where the insured *trees* are located, as shown on the certificate. This includes all *blocks* of *trees* that you own or manage within one kilometre of one another at the nearest point of live *trees*.

Salvage income means the actual or potential income from selling the *trees* that have been:

- destroyed, or
- removed in accordance with an automatic benefit.

Salvage income is determined by two independent forest consultants; one appointed by you and one by us. The consultants will make the following assumptions when determining this income:

- the *trees* will be assessed where they are standing and according to normal forestry practice
- the *trees* will not be abandoned to us
- you are responsible for selling the *trees*

Sequestered Carbon means the value of carbon stored in both the above and below ground live biomass of a forest.

Terrorism means a particular type of use, threatened use, or preparation for the use, of:

- force or violence towards any person or group(s) of people,
- property damage,
- conduct that creates a risk to health and safety, or
- interference or disruption with an electronic system.

What makes it terrorism is that these are actions by a person, group or groups (whether acting alone, or on behalf of, or in connection with, any organisation or government):

- designed to influence, coerce or retaliate against, a government or group of people, or
- to bring about change that aligns with the person or group's particular political, religious, ideological, ethnic, economic agenda.

Our definition of terrorism extends to conduct connected with controlling, preventing, suppressing, retaliating against, or responding to such actions.

Trees mean standing trees growing on the *plantation*.

Windstorm means a storm with high winds or violent gusts of wind resulting in the *loss of trees* because:

- their stems are snapped
- they are uprooted, or
- they are leaning away from the vertical axis to the extent we decide that they have to be destroyed.

War means conflict, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to an uprising, insurrection, rebellion, revolution, military or usurped power, and extends to activity connected with controlling, preventing or suppressing such conduct.

Notes

Tell us what you think about us and our service

Your feedback helps us to identify opportunities to make our products and services even better. If you have any feedback—good or bad—we would like to hear from you.

If you have a concern about something that has happened, tell us and we will investigate the issue and inform you of the outcome, either by phone, in writing or by visiting you at a convenient time.

Similarly, if you have received exceptional service, we would like to know about it so we can congratulate our team—so please let us know.

How you can contact us



Call us on 0800 366 466



Contact your local FMG manager



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