

Farm Dogs Cover

The FMG Farm Dogs policy provides cover for your and your employees' specified and unspecified farm dogs aged between six months and nine years (108 months) at the start of the period of insurance, provided they are used for your farming operations. The cover also includes participation in dog trials.

About the cover

The FMG Farm Dogs policy insures your and your employees' Farm Dogs for certain common causes of death from accident, disease, illness and for theft

Automatic Benefits Include

Specified farm dogs

- **Replacement Farm Dogs:** covers any specified farm dogs purchased by you or your employees during the period of insurance to replace existing specified farm dogs which are insured under the policy, on the same terms and for the same amount as the dogs they replace
- **Additional Farm Dogs:** covers any additional specified farm dogs purchased by you or your employees during the period of insurance, up to \$5,000 for each dog. Full details must be supplied within 30 days of purchase and payment of an additional premium may be required

Specified and unspecified farm dogs

- **Vet Fees:** covers costs incurred during the period of insurance to extend the useful working life of the farm dog, or prevent the death of the farm dog, whether or not death occurs, up to \$1,000
- **Permanent Incapacity:** covers injury or illness that results in the dog being permanently incapable of fulfilling its duties required for your farming operations
- **Theft:** covers theft of farm dogs, excluding unexplained disappearances

What we will pay

Specified farm dogs

- Fair market value for your farm dogs up to the amount shown on the certificate
- Permanent loss of use benefit pays 75% of the fair market value of the dog or the amount shown on the certificate, whichever is less

Unspecified farm dogs

- Fair market value for your farm dogs up to \$3,000 for any one dog and up to the amount shown on the certificate for any one event
- Permanent loss of use benefit pays 75% of the fair market value of the dog or the amount shown on the certificate, whichever is less



We also provide cover for

- Livestock
- Farm buildings, contents and vehicles
- Personal home, contents, and vehicles

The FMG difference

FMG has its roots firmly planted in rural New Zealand, which is why you'll find that we're different when it comes to insurance. We were started in 1905 by farmers for farmers and growers, and today we're still 100% New Zealand owned by our rural clients.

Call us on **0800 366 466**
or visit our website **fmg.co.nz**

Disclaimer

Please note this is only a summary of the product and is subject to our specific product documentation and underwriting criteria. For full details, you should refer to the policy document. You can get these documents and any other information you need, from your local FMG representative, by calling us on 0800 366 466 or by visiting our website www.fmg.co.nz

Effective on all new policies, items and renewals issued on or after 1 November 2023

We're here for the good of the country.

FMG
Advice & Insurance