

# Orchard Fruit Cover

The FMG Orchard Fruit Policy offers seasonal cover for your growing or harvested fruit including wine grapes, pip fruit and stone fruit from damage caused by a range of weather and natural disaster events such as hail, fire and flooding.

## About the cover

The FMG policy insures the loss of your potential yield for pip fruit (apples and pears), stone fruit (apricots, nectarines, peaches and plums) and wine grapes caused by:

- hail
- fire (including lightning)
- malicious acts
- impact from a vehicle, animal or plane
- natural disaster
- flooding
- Damage caused by the above (excluding hail) to your stored or in-transit fruit for 30 days after harvest.

We'll cover you from 1 August up until your harvest or 30 June—whichever comes first

## Available optional benefit

Frost Prevention System Failure: If this benefit has been purchased it provides cover against losses to potential yield due to frost following an accidental breakdown or power failure of your permanently installed frost prevention system.

## What we will pay

If you suffer loss to your orchard fruit, we will pay:

- 100% of the agreed value if more than 80% of your insured fruit block is damaged.
- \$1,000 per hectare to help with extra costs if less than 80% of your insured block is damaged.

Excesses are 20% of the insured orchard block or \$250 for harvested fruit.



## We also provide cover for

- Kiwifruit Top Up
- Vehicles
- Liability
- Farm buildings and contents

## 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](http://www.fmg.co.nz)

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

**We're here for the good of the country.**