

Refrigerated Goods Cover

FMG's Refrigerated Goods policy covers your chilled, frozen, or refrigerated goods, including their container and packaging, for accidental loss or damage

Automatic Benefits Include

Accidental spoilage to refrigerated goods shown on the certificate and stored in chambers at the premises resulting from:

- Breakdown of machinery
- Chamber refrigerant escaping into the chamber
- The accidental failure of public electricity or gas supply from your supplier to the premises
- Public electricity or gas supply to the premises being disconnected by your supplier without prior warning

Accidental spoilage to semen and/or embryos shown on the certificate that occurs while they are in a case or flask and the spoilage was a result of liquid nitrogen escaping from the case or flask:

- At the premises, or
- In transit within New Zealand

What we will pay

To help avoid or minimise spoilage:

- We will pay the reasonable costs incurred to avoid or minimise spoilage of your refrigerated goods covered under this policy

To replace damaged goods:

- We will pay the reasonable costs to replace your damaged refrigerated goods
- If you choose not to have these goods replaced, or they are unable to be replaced, we will pay you their present-day value

For your semen or embryos, we will pay the lesser of:

- The actual value of the semen per straw or embryo immediately before the loss, or the amount shown on the certificate

Maximum limits that apply:

- We will pay up to the amount shown on the certificate for any one event



We also provide cover for

- Commercial buildings, contents and vehicles
- Farm Buildings, contents and vehicles
- Business interruption
- Liability

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