

# Farm Contents Cover

The FMG Farm Contents policy provides cover for your harvested produce not intended for sale, farm plant, machinery and equipment not fixed to a building and farm stores.

Items intended for sale such as farm milk, baled hay, baled wool, beehives, deer velvet and harvested farm produce, can also be specified on the certificate for cover on these to be included.

## Automatic Benefits Include

- **Animals and Goods in Transit:** cover for accidental loss to farm animals, goods, beehives, and harvested farm produce intended for sale (if shown on the certificate) being transported by motor vehicle occurring as a direct result of
  - An accident to the motor vehicle
  - Being loaded or unloaded from the motor vehicle
  - Falling from the motor vehicle

We will pay up to up to \$20,000 or the amount shown on the certificate

- **Drones:** cover for accidental loss to drones, including while in use, provided you comply with the rules and regulations in place at the time of loss as set out by the Civil Aviation Authority of New Zealand.

We will pay up to \$5,000 or any higher amount shown on the certificate per event

- **Hidden Gradual Damage:** cover for gradual damage to your farm contents that occurs during the period of insurance caused by a leak from any internal water tank, internal water pipe, or waste disposal pipe, leaking at the immediate point of connection between a hidden internal water or waste disposal pipe and any appliances installed at your farm buildings, up to \$5,000 per event

- **Locks and Keys:** cover for the reasonable cost of replacing locks and keys. Nil excess applies to this benefit

- **Maintaining Farming Operations:** cover for the costs to maintain your farming operations which have been interrupted or interfered with as a direct consequence of accidental loss during the period of insurance to your farm buildings or farm contents, for a period of up to 12 months, limited to \$10,000

- **Replenishment costs:** cover for the reasonable cost to replenish your fire-fighting equipment, after it has been used to protect your farm contents from a loss covered under the policy, up to \$5,000 per event

- **Perishable Farm Stores:** cover for frozen or perishable dog food, semen straws, animal vaccines, or health products due to accidental spoilage from the changes in artificially controlled temperature, up to \$3,000 per event

- **Suppression Costs:** cover for the reasonable costs you incur to protect your farm contents from fire that poses an obvious and direct threat to them, up to \$5,000 per event

- **Theft:** cover for theft of your farm contents by paying guests, up to \$5,000 per event

## Available Optional Benefits

- **Farm Milk Spoilage or Contamination:** cover for spoilage or contamination due to an accident to your refrigeration machinery or controls or electrical switchboards, and sudden failure of power supplied by a public utility to your rural property

- **Farm Milk Non-Collection:** cover for your farm milk if it cannot be collected from farm vats because your farm cannot be accessed due to accidental loss to property, roads, or bridges in the vicinity of your farm caused by a storm, flood, or \*natural hazard

- **\*Natural Hazard (Natural Disaster)**

- **Prevention of Access:** cover for loss of profits due to an interruption or interference to your farming operations as a direct consequence of damage to property, roads, or bridges in the vicinity of your farm which prevents access, during the period of insurance, up to \$10,000 per event

\*Natural hazard (natural disaster) means earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslide.



## We also provide cover for

- Farm buildings and vehicles
- Home, contents and private vehicles
- Employee housing
- Livestock
- Farm dogs

## How we treat specific items

- Computers: the lesser of either the reasonable costs to repair your computer as nearly as practicable to the condition it was before the loss, or the present-day value of your computer. up to \$5,000 per event
- Baled Hay: the reasonable cost of replacing the baled hay with baled hay of similar quality including cartage. We will pay up to the amount shown on the certificate per event
- Beehives: the lesser of either the reasonable costs to repair your beehives as nearly as practicable to the same condition they were in before the loss or the present-day value of your beehives up to the amount shown on the certificate
- Deer velvet, baled wool, farm milk and harvested farm produce intended for sale: we will pay the present-day value, up to the amount shown on the certificate

## What we will pay

What we will pay depends on the cover shown on your certificate and the item being claimed upon  
The two levels of cover available:

- Nominated Replacement Value: the reasonable cost to repair your farm contents to the same condition they were in as new. If they cannot be repaired, replace them, up to the amount shown on the certificate
- Present Day Value: the lesser of either the reasonable cost to repair your farm contents to the same condition they were in before the loss, or their present-day value, up to the amount shown on the certificate

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

Effective on all new policies, items and renewals issued on or after 1 July 2024

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

**FMG**  
Advice & Insurance