

# Farm Contents Cover

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

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.

## Automatically Included Benefits

- Animals and Goods in Transit - cover for loss to farm animals, goods, beehives, and harvested farm produce intended for sale (if shown on the certificate) being transported by motor vehicle, 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, up to \$5,000.
- Farm Computers - cover for accidental loss to farm computers, present day value, up to \$5,000
- 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
- Locks and Keys - cover for the reasonable cost of replacing locks and keys. Nil excess.
- 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 buildings from a loss covered under the policy, up to \$5,000
- Perishable Farm Stores - cover for frozen or perishable dog food, semen straws, animal vaccines, or health products due to accidental loss from the changes in artificially controlled temperature. up to \$3,000
- 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
- Theft - cover for theft of your farm contents by paying guests, up to \$5,000.

## Available Optional Benefit

- Natural Disaster\*
- 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 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.

Natural Disaster\* means earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslip.



## We also provide specialised cover for

- Farm buildings
- Farm vehicles
- Employee housing
- Livestock
- Farm dogs

Effective on all new policies, items and renewals issued on or after 1 November 2021

For more information about Farm Contents cover or to arrange for a quote please call us on 0800 366 466 or visit [www.fmg.co.nz](http://www.fmg.co.nz)

## What we will pay

We will pay either the Nominated Replacement Value or Present-Day Value as shown on your certificate

- Nominated Replacement Value - the reasonable cost to replace or repair your farm contents to the same condition they were in as new, up to the amount shown on the certificate.
- Present Day Value - the market value immediately before the loss, or the replacement cost less an allowance for age and wear and tear.

## How we treat specific items

- Farm Computers - The lesser of the reasonable costs to repair your farm computer as nearly as practicable to the condition it was before the loss, or the present-day value of your farm computer. up to \$5,000 for each event.
- Baled Hay - The reasonable cost of both replacing the baled hay with baled hay of similar quality and cartage. We will pay up to the amount shown on the certificate for any one event.
- Beehives - The lesser of 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

### 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)

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