

# Orchard Fruit Policy Wording

Terms of our policy to cover orchard fruit



**FMG**  
Advice & Insurance

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**Thank you for choosing to insure with FMG. We are New Zealand's leading rural insurer, 100% New Zealand owned and protecting property and livelihood in New Zealand communities since 1905.**

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## Terms of our policy to cover orchard fruit

This policy wording describes the Orchard Fruit policy. This policy covers growing and harvested fruit for fire, flood, malicious acts, natural disaster and impact by vehicle, animal or aircraft. Growing fruit is also covered for hail and you can choose to cover it for loss following failure of your frost protection equipment.

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## Important information about your policy

### Please read and file this document and your policy certificate

Please take the time to read carefully through this policy wording and the accompanying policy certificate. Together, these two documents form your insurance contract with us.

### The policy certificate shows what you are covered for

Your policy certificate is particularly important. If there is any inconsistency between your FMG policy wording and what is on the certificate, it is the certificate that prevails.

### We are here to help

Under this contract, you and FMG both have responsibilities to ensure everything runs smoothly. Read these documents to find out what they are. If there is anything that you don't understand, please contact us.

Please:

- tell us of any errors in your documentation
- contact us if there is anything you don't understand and would like explained
- keep this policy in a safe place along with your renewal notice(s).

### We will remind you when your policies need to be renewed

The date that cover ceases is shown on the policy certificate. If your policy is renewable, we will contact you about renewing your insurance just before that date.

### We have defined the meanings of some words

In this document, we use italics to show that the words have the meanings given in the definitions section.

We also use the following common terms throughout the document, with the meanings shown:

- **Certificate** means the latest version of your policy certificate issued by us. The certificate contains details of your insurance cover under this policy.
- **FMG** means FMG Insurance Limited as shown on the certificate.
- **Period of insurance** means the duration of your policy, as shown on the certificate (unless the policy is ended earlier by you or us).
- **We, us, or our** means FMG.
- **You** and **your** means the person (or persons) shown on the certificate as the insured. You can also be a company, partnership or other legal entity.

## You must provide information and pay your premium

### You agree to give us correct and complete information

We have provided this policy based on the information you have disclosed to us. If you give us information that is incorrect or incomplete, you might not be covered under the policy.

You need to tell us:

- all material information before the cover starts, even if we don't specifically ask about it (material information is information that could change our decision if we knew about it)
- straight away if your circumstances change in any way while you are insured with us, both during the period of insurance and at renewal.

### You agree to pay your premiums on time

Cover under your policy will not start until you have paid, or have agreed to pay, the premium (including any government charges) for the period of insurance. If your premiums are not paid by the due date, your insurance could be cancelled and you will not be insured.

### You agree to the exclusions and obligations detailed in the policy

You are not covered for some items, events, and circumstances. These are called exclusions. Exclusions are detailed throughout the policy.

This policy also contains certain conditions and obligations that you must meet. If you don't, we may decline any claim you make. Any other person who is entitled to claim under this policy must also meet these conditions and obligations.

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## We will be fair in the way we provide this cover

### We provide the cover listed on the certificate

The policies and benefits we agree to provide are listed on your certificate. This policy wording details the cover that this policy and benefits provide.

### We are bound by the Fair Insurance Code

FMG is a member of the Insurance Council of New Zealand and bound by the Council's Fair Insurance Code. For a copy of the Code, please call us on 0800 366 466.

### We comply with the Privacy Act 1993

We collect personal information about you, your business, or both. We asked you for personal information to fully evaluate and to administer this policy, and we may ask for more if you make a claim or renew the policy. You also authorise us to:

- collect relevant information about you or your business from third parties, such as other insurers and EQC.
- disclose information about you in connection with insurance to third parties.

We fully understand the importance of protecting your personal, commercial and financial information. We store your information securely, within our organisation, and will not share it except in compliance with the Privacy Act 1993. You have rights under the Privacy Act 1993 to access and correct the information we hold about you.

For information about how we collect, use and store your personal information, see the full Privacy Statement on our website ([www.fmg.co.nz](http://www.fmg.co.nz)).

### **We provide a 30-day 'cool off' period**

We are confident this policy will be right for you. However, you may cancel this policy within 30 days of the start date if you are not entirely happy, without giving us a reason. We will refund any premium you have paid, provided you do not have a claim during this 30-day period.

### We agree to cover your orchard fruit

We agree to provide you with the insurance set out in this policy, if 'Orchard Fruit' is shown on the certificate. We cover your growing fruit (section 1 of this policy) and your harvested fruit (section 2 of this policy).

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## We cover your growing fruit

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### 1. We cover your growing fruit

Your *growing fruit* is insured for loss caused directly by:

- being struck by hail
- fire, including fire caused by lightning or explosion
- malicious acts by anyone other than you, a family member, your representative, agent or *employee*, bailee or other person you have entrusted the care or control of your *growing fruit* to
- impact by:
  - road or rail vehicle
  - animal
  - aircraft or any other aerial or spatial devices or articles that drop from them, but excluding spray drift
- *natural disaster*
- *flood*.

To be covered for loss from hail the requirements set out in the appendix to this policy must be satisfied.

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### 2. The cover includes automatic benefits

You are automatically insured for the following benefits.

#### 2.1 We cover additional costs

You are insured for the reasonable and necessary additional costs you incur to dispose of, chemically or manually thin, or clean-up your *growing fruit* in order to reduce the size of the claim covered under clause 1 above (cover for growing fruit).

You are also insured for the additional costs you incur when spray drift causes *loss* to your *growing fruit*, provided that this spray drift:

- is identified by our assessor as the reason for this loss, and
- originates from a ground-based chemical spraying on property not owned or leased by you.

We will pay up to \$1,000 per hectare for any one event. This amount is in addition to the *sum insured* for each *block* but cannot exceed the *sum insured* for all *blocks* in the aggregate for any one event.

This benefit is not available for any block where a constructive total loss applies under the 'what we will pay' section below.

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### 3. You can choose to add the following optional benefit

This optional benefit only applies if you have purchased it and it is shown on your certificate.

#### 3.1 We cover loss when your frost prevention system fails

If you have brought this benefit, your *growing fruit* is insured for *loss* due to your frost prevention system being out of operation during a *frost* event, provided that this occurs during the *period of insurance* and is:

- caused directly by the *accidental breakdown* or power failure of your permanently installed frost prevention system during the *period of insurance*, or
- a direct consequence of *accidental* physical loss or damage to plant, equipment or supply lines of your power or gas supplier.

To be covered for loss from *frost* the requirements set out in the appendix to this policy must be satisfied.

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### 4. What we will pay

#### 4.1 We will pay the loss value of your growing fruit

We will pay the loss value of your *growing fruit* calculated as follows:

- Our assessor determines the loss percentage for each *block*.
- That loss percentage is then multiplied by the *sum insured* for each block to determine the loss values for each block.
- The loss values for each block are then added together to determine the combined loss value.

If the loss value of a *block* is greater than 65%, we will pay you for a constructive total loss, being the *sum insured* for that block.

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## We cover your harvested fruit

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### 5. We cover your harvested fruit

Your *harvested fruit* is insured for *loss* caused directly by the following:

- fire, including fire caused by lightning or explosion
- *natural disaster*
- *flood*
- malicious acts by anyone other than you, a family member, your representative, agent or *employee*, bailee or other person you have entrusted the care or control of your *harvested fruit* to
- impact by:
  - road or rail vehicle,
  - animal, or
  - aircraft or any other aerial or spatial devices or articles that drop from them, excluding spray drift.

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### 6. What we will pay

#### 6.1 We will pay the market value of your damaged harvested fruit or the sum insured

We will pay the lesser of the following:

- the market value of your damaged *harvested fruit*, as determined at the place of harvest by our assessor, or
- the *sum insured* for that harvested fruit.

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### 7. General exclusions

These exclusions apply to both your growing fruit (Section 1) and harvested fruit (Section 2).

#### 7.1 You are not covered for the first 48 hours of the period of insurance beginning

You are not covered for *loss* that occurs within 48 hours of the start of the *period of insurance*.

#### 7.2 You are not covered for contamination or chemicals

You are not insured for *loss* connected in any way with:

- contamination
- chemicals unless covered under automatic benefit 2.1 (additional costs)

#### 7.3 You are not covered for some types of loss

You are not insured for *loss* connected in any way with:

- loss of foliage or branches
- malicious acts by you, a family member, your representative, agent or *employee*, or any other person you have entrusted the care or control of your *growing fruit* to
- expropriation
- fire by a public authority
- movement in the value or price of crops.

#### **7.4 You are not covered for loss caused by environmental factors**

You are not insured for *loss* connected in any way with:

- rainfall, wind or water damage, other than *flood*, whether or not such water or moisture is from melting hailstones
- *frost* damage, unless covered under optional benefit 3.1 (frost prevention systems)
- drought
- gradual deterioration
- decay.

#### **7.5 You are not covered for loss caused by wildlife or disease**

You are not insured for *loss* connected in any way with:

- animals, unless due to impact by them
- birds
- insects
- pests (including uninsured plant species)
- termites
- vermin
- larvae
- disease.

#### **7.6 You are not covered for your excess**

If we accept a claim under one or more of your FMG policies, you are not insured for the amount of any excess on the certificate.

#### **7.7 You are not covered for consequential loss**

You are not insured for any consequential loss. Things you are not covered for include, but are not limited to:

- penalties
- loss of use of property
- loss resulting from delays
- loss of market
- loss resulting from depreciation
- loss of value.

#### **7.8 You are not covered for confiscation, nuclear materials, terrorism or war**

You are not insured under this policy for *loss* in any way connected with:

- *confiscation*
- *nuclear materials*
- *terrorism*
- *war*.

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## Making a claim

The conditions in this section apply to the *orchard fruit*. These conditions are important. You must meet all conditions before we will accept a claim under your policy with us.

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### 8. What you must do

#### 8.1 As soon as you know you are likely to make a claim

You must let us know immediately if anything happens that is likely to lead to a claim.

You must take reasonable steps to minimise the claim and avoid any further claim.

You must make a complaint to the police if you suspect criminal activity.

#### 8.2 When communicating with us

You must complete our claim form in full if we ask you to do so, and return it to us within 30 days of our request.

You must provide all reasonable information and assistance we require at any time.

You must immediately send us all relevant correspondence and court documentation.

You must authorise us to:

- get personal information about you from you and third parties in connection with your insurance
- disclose personal information about you to third parties in connection with your insurance.

For more information about how we collect, use and store your personal information, see the full Privacy Statement on our website ([www.fmg.co.nz](http://www.fmg.co.nz)).

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### 9. What you must not do

#### 9.1 You must not settle things yourself

You must not say or do anything that prejudices our ability to take recovery action in your name.

You must not start any remedial action or dispose of any property you intend to claim on without our prior approval.

#### 9.2 You must not make untrue statements

You, and anyone else entitled to claim under this policy, must ensure all statements made to us are true and complete.

If your claim is dishonest or fraudulent in any way, we are entitled to:

- decline your claim in whole or in part
- bring this policy to an end from the date of the dishonest or fraudulent act
- bring all other insurance you have with us to an end from the date of the dishonest or fraudulent act.

We may also notify the police, the Serious Fraud Office, or both.

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## 10. How we will manage the claim

### 10.1 We will pay the difference between another insurance and this one

You must immediately let us know if you have other insurance covering the risks covered under this policy. We will only pay over and above the limit payable under that other insurance.

### 10.2 We may make progress payments

We will, at our option, make regular progress payments for your claim provided that:

- you provide us with proof of your insured *loss*, and
- if the combined progress payments exceed the total amount of the *loss*, you must immediately refund us the difference between these amounts.

### 10.3 We may recover costs from those responsible for the loss

If we accept any part of your claim, we may exercise any legal rights you have to recover amounts from the persons responsible for the *loss*. Any recovery will be at our cost.

If we do this, you must co-operate and give us any help we ask for. If you refuse, you may have to repay the money we paid you.

If we succeed in recovering any money from the persons responsible, we will refund your excess. We will pay to you any remaining money recovered after deducting:

- our recovery costs, and
- the money we have paid you.

If you recover any lost or stolen property claimed under this policy:

- you must hand this over to us, and
- we are entitled to keep this and any proceeds from its sale.

If you receive any reparations for any property on which you have made a claim under this policy, you must immediately reimburse us from these reparations up to the amount of any claim payments we have made to you.

### 10.4 You can sell undamaged fruit if there is a constructive total loss

If we pay you for a constructive total loss under the ‘what we will pay’ section above, you are entitled to sell any undamaged fruit from the relevant block.

You cannot abandon any property to us.

### 10.5 This policy is ‘subject to average’

Any *block* will be ‘Subject to Average’ if at the time of *loss* its area (in hectares) as shown on the certificate is less than its actual size.

When ‘Subject to Average’ applies the amount you recover for a partial loss will reduce by the percentage that you are uninsured.

‘Subject to Average’ means:

- Your insurance policy contains a provision making it subject to average.
- That provision will have effect only if the property insured under the policy is underinsured at the time of loss.

- If the property insured under the policy is underinsured at the time of loss, the following rules apply:
  - if you suffer a total loss, the provision will have no effect
  - if you suffer a partial loss, the maximum amount that you may recover will bear the same proportion to your actual loss as the amount for which the property is insured bears to the full value of the property
  - whatever your loss, in no case will you be entitled to recover more than the amount for which the property is insured.

Example: Your property is worth \$20,000. You insure it for \$10,000. You suffer a loss of \$5,000. If your policy is subject to average, the maximum amount that you may recover will be \$2,500.

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## General conditions of this policy

The following conditions apply to the whole policy, and cover what you agree to do, how we manage the policy, and how the policy will be interpreted.

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### 11. What you agree to do

These conditions must all be met before we will accept a claim under this policy.

#### 11.1 You must insure your total planting

When you insure your *growing fruit* with us, you must insure the total planting or the total of that variety of *growing fruit* within a *block*.

#### 11.2 You must comply with all the terms of this policy

You, and anyone else entitled to claim under this policy, must comply with all the terms of the policy before we will meet any claim under it.

You must tell the truth at all times.

#### 11.3 You must tell us immediately if anything changes

After this policy starts, you must notify us immediately of any change in circumstances you are aware of that affects any risks insured under this policy, whether by increasing or altering them.

Once you have done so, we may change the premium and terms of cover, at our discretion.

If you fail to let us know about any change in circumstances, we may (from the date of the failure):

- refuse to meet any claim or part of it
- cancel this policy.

#### 11.4 You must take reasonable care

You must take reasonable care, at your own expense, to avoid and minimise loss or damage to the property insured under this policy, and liability to others.

This includes all of the following:

- complying with all relevant laws
- complying with all manufacturer's recommendations
- employing competent *employees*
- maintaining and operating all security protection equipment, and all fire protection and extinguishment equipment, at all relevant times.

We will not pay any claim if you have been reckless or grossly irresponsible.

#### 11.5 Premiums must be paid on time

Cover under this policy will begin when you have paid, or have agreed to pay, the premium for the period of insurance (including any government charges).

If we have agreed that you can pay your premium in instalments, cover under this policy will begin when you have paid, or have agreed to pay, the premium (including any government charges), due under this agreement.

You must pay your premiums by the due date.

If you suffer a total loss:

- we will not settle your claim:
  - until the full annual premium is paid, or
  - if you are paying your premium by instalments, until the balance of the full annual premium is paid, and
- we may deduct any outstanding annual premium from the claim settlement.

### **11.6 You must seek our written agreement to a transfer of interest**

No interest in this policy can be transferred or assigned without our written agreement.

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## **12. How we will manage this policy**

### **12.1 How to make changes to this policy**

If we agree, you may change this policy by giving us notice of the changes.

We may change the terms of this policy at any time by giving you notice at the last known address we have for you. The changes we make will take effect 30 days after the day we send or deliver the notice to you.

### **12.2 How to cancel this policy**

You may cancel this policy at any time by giving notice to us.

We may cancel this policy at any time by giving notice to you at the last known address we have for you.

Your policy will be cancelled 30 calendar days after the day we send or deliver the notice to you.

- If you cancel this policy we will (subject to “We provide a 30 day ‘cool off’ period” on page 5) refund
- If we cancel this policy, we will refund the unexpired portion of your premium.

If you have made a claim and we have paid the full amount under:

- the policy, we will cancel the policy
- an item, we will cancel the item
- an optional benefit, we will cancel the optional benefit.

In all three cases, the cancellation will be from the date of loss.

### **12.3 Special conditions when the policy insures more than one person or entity**

If this policy insures more than one person or entity, they are insured separately as though a separate policy was issued to each.

The most we will pay in total to all insured persons or entities during the period of insurance is the amount shown in this policy or on the certificate.

### **12.4 We will add Goods and Services Tax where applicable**

Where we are able to recover GST under the Goods and Services Tax Act 1985:

- all amounts insured exclude GST (unless otherwise shown on the certificate), and
- GST will be added, where applicable, to claim payments.

All excesses include GST.

### **12.5 We can inspect your orchard fruit**

We are entitled to inspect or examine your *orchard fruit* at any reasonable time.

## **12.6 We can give information and make payments to interested parties**

If you advise us in writing of a party holding a financial interest over the property insured under this policy, all of the following apply:

- we note that interest, but the party is not directly insured under this policy
- you authorise us to disclose personal information about you to that party in connection with this policy
- we may make a claim payment directly to that party up to the limit of its interest.

If we make such a payment, we have met our obligations to you under this policy for that amount.

## **12.7 This policy covers your orchard fruit in New Zealand only**

This policy covers your *orchard fruit* while it is in New Zealand.

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## How to interpret this policy

### 13.1 Words in italics have a specific meaning

Words which appear in italics must be interpreted using their defined meaning stated in the definitions section.

### 13.2 We use New Zealand currency

All monetary amounts referred to in this policy are expressed and payable in New Zealand dollars.

### 13.3 The law of New Zealand governs this policy

The law of New Zealand applies to this policy and the New Zealand courts have exclusive jurisdiction.

### 13.4 'Acts of Parliament' include amendments and regulations

Any Acts of Parliament referred to in this policy include any:

- amendments or statutory regulations made under them, and
- Acts or regulations made in substitution for the original Acts or regulations.

### 13.5 Headings are for ease of reading

The headings in this document are only there to make it easier to read. They do not form part of the policy and are not to be used in interpreting it.

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## Definitions

The following definitions apply to your policy.

Please note:

- references to the singular include the plural and vice versa
- the definitions apply to any derivatives of the word used in this policy.

**Accidental** means an event that is sudden, unintended and unforeseen by you.

**Block** means each area of land shown on the certificate planted with fruit trees and as further described on the orchard fruit application form.

**Breakdown** means the breaking, deforming or seizing of any part of the frost prevention equipment requiring that is not connected in anyway with:

- normal maintenance, slowly developing deformation or distortion
- fatigue, mildew, mould, rot, rust, corrosion or oxidation
- wear and tear
- wasting, wearing away or wearing out of any part caused by or naturally resulting from ordinary use or working
- cleaning, repairing, restoring or altering
- faults that you or your *employees* knew about before the *period of insurance* began
- leakage of joints
- change in atmospheric conditions.

**Confiscation** means confiscation, requisition, nationalisation, destruction of, or damage to property by order of Government, a local authority, a court, or any public authority. The definition of confiscation excludes such orders given for the purpose of controlling a peril covered by this policy.

**Employee** means:

- any employee directly employed by you for domestic duties, or
- any employee directly employed by you in, or any principal or director (but only in their capacity as such) of your:
  - farming operations
  - normal regular horticultural activities associated with the growing of your plants
  - homestay activities.

**Homestay activities** means your accommodation of temporary visitors to the house you live in who pay you for hospitality, meals, accommodation, or any combination of these for a short term (paying guests) provided that:

- your maximum paying guest capacity is no more than six people,
- your annual turnover from paying guests is not greater than \$30,000, and
- for taxation purposes, you claim no more than 50% of the house you live in for your accommodation of paying guests.

**Farming operations** means your normal regular farming activities including:

- exhibitions and competitions at shows
- using your property for horse or hunt club activities, except horse racing organised by a racing or trotting (or similar) organisation
- distributing farm material from aircraft, except for 1080, 1081, herbicides, fungicides, pesticides or similar poisons or substances
- artificial insemination technician activities
- occasional agricultural or horticultural contracting, excluding the use of explosives or herbicides or fungicides
- your normal regular horticultural activities associated with the growing of your plants.

**Excess** means the first amount of a claim that you must pay.

**Flood** means the inundation of normally dry land by water overflowing the normal confines of any natural or artificial water course, lake, reservoir, canal, dam or river, or the ponding of a normally dry paddock.

**Frost** means loss to your *growing fruit* when the air temperature is less than 0° Celsius and this causes the surface water or internal plant cell moisture of that growing fruit to freeze.

**Growing fruit** means the fruit, as shown on the certificate that are fully emerged and established on the tree or vine but yet to be harvested.

**Harvested fruit** means the fruit, as shown on the certificate that:

- has been harvested, and
- is at your property or is in *transit*.

**Loss** means physical loss, damage or destruction during the *period of insurance*. All events during the *period of insurance* will be aggregated as one loss.

**Natural disaster** means earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslip. Natural landslip means the movement (whether by way of falling, sliding or flowing, or by a combination of these) of ground-forming materials composed of natural rock, soil, artificial fill or a combination of such materials that, before movement, formed an integral part of the ground. Natural landslip does not include the movement of ground due to subsidence below ground, soil expansion, soil shrinkage, soil compaction, or *erosion*.

**Nuclear materials** means:

- ionising radiation or contamination by radioactivity from:
  - any nuclear fuel
  - any nuclear waste
  - the combustion or fission of nuclear fuel, or
- nuclear weapons material.

**Orchard fruit** means the *growing fruit* and *harvested fruit* you have insured, as shown on the certificate.

**Period of insurance** means the duration of your policy shown on the certificate subject to the following additional limitations:

- For *growing fruit* the period of insurance:
  - Begins when the fruit is fully emerged and established.
  - Ends when the fruit is harvested.
- For *harvested fruit* the period of insurance:
  - Begins when the fruit is harvested.
  - Ends 30 days after the fruit is harvested, provided that it is at your property or in *transit*.

**Sum insured** means the insured amount for each *block of orchard fruit* as shown on your certificate.

This amount is calculated by multiplying the value insured per hectare by the area shown on the certificate for that block.

**Terrorism** means a particular type of use, threatened use, or preparation for the use, of:

- force or violence towards any person or group(s) of people,
- property damage,
- conduct that creates a risk to health and safety, or
- interference or disruption with an electronic system.

What makes it terrorism is that these are actions by a person, group or groups (whether acting alone, or on behalf of, or in connection with, any organisation or government):

- designed to influence, coerce or retaliate against, a government or group of people, or
- to bring about change that aligns with the person or group's particular political, religious, ideological, ethnic, economic agenda.

Our definition of terrorism extends to conduct connected with controlling, preventing, suppressing, retaliating against, or responding to such actions.

**Transit** means transporting in or on a vehicle, from your property to another location within 300km of your property. This includes while being loaded onto, or unloaded from, the vehicle.

**War** means conflict, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to an uprising, insurrection, rebellion, revolution, military or usurped power, and extends to activity connected with controlling, preventing or suppressing such conduct.

## 14. Appendix: Requirements to determine whether the loss to growing fruit is covered

This appendix sets out requirements used to determine whether there is a covered *loss* to your *growing fruit* from hail or *frost* under this policy.

These requirements are based on grading standards for pip fruit, stone fruit and grapes and reflect export market requirements for the current season.

Fruit type	Defect	Description	Level of defect required for a loss
Pip fruit (apples and pears)	Hail spot	Defect of varying colour and size on fruit skin caused by hail	<ul style="list-style-type: none"> <li>• More than 3 small hail spots (1-2mm in diameter) visible</li> <li>• One large spot (4mm in diameter)</li> <li>• Discoloured indentations</li> </ul>
	Hail russet	Brown scar tissue. This usually appears as circular areas that are either smooth or rough, depending on when the hail occurs and the type of hail	<ul style="list-style-type: none"> <li>• Russet larger than 1cm<sup>2</sup></li> </ul>
	Hail bruise	Bruising caused by hail	<ul style="list-style-type: none"> <li>• Hail bruising larger than 1cm<sup>2</sup> or which is dark and sunken</li> </ul>
	Frost damage	Damage to flowers and berries by frost	<ul style="list-style-type: none"> <li>• Rupturing of plant cells in the current season's flower plants or immature and mature berries.</li> </ul> <p><i>There is no cover for frost damage to other parts of the tree or damage to the tree in the current season that will affect production in future seasons.</i></p>

Stone fruit (apricots, nectarines, peach and plums)	Hail spot	Defect of varying colour and size on fruit skin caused by hail	<ul style="list-style-type: none"> <li>• More than 2 small hail spots (1-2mm in diameter) visible</li> <li>• One large spot (4mm in diameter)</li> <li>• Discoloured indentations</li> </ul>
	Hail blemish	Bruising caused by hail	<ul style="list-style-type: none"> <li>• Discoloured fruit skin larger than 1cm<sup>2</sup> or longer than 20mm</li> </ul>
	Hail bruise	Bruising caused by hail	<ul style="list-style-type: none"> <li>• Hail bruising larger than 1cm<sup>2</sup></li> <li>• Unhealed cracks, cuts or punctures</li> </ul>
	Frost damage	Damage to flowers and berries by frost	<ul style="list-style-type: none"> <li>• Rupturing of plant cells in the current season's flower plants or immature and mature berries.</li> </ul> <p><i>There is no cover for frost damage to other parts of the tree or damage to the tree in the current season that will affect production in future seasons.</i></p>
Grapes (green, purple or black wine grapes)	Hail damage	Damage to young shoots or berry bunches	<ul style="list-style-type: none"> <li>• Damage to young shoots or berry bunches causing a loss of yield. This can result in berry scarring, loss at fruit set or fruit rot later in the berry's development</li> </ul>
	Frost damage	Damage to flowers and berries by frost	<ul style="list-style-type: none"> <li>• Rupturing of plant cells in the current season's flower plants or immature and mature berries.</li> </ul> <p><i>There is no cover for frost damage to other parts of the vine or damage to the vine in the current season that will affect production in future seasons.</i></p>



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## Tell us what you think about us and our service

Your feedback helps us to identify opportunities to make our products and services even better. If you have any feedback—good or bad—we would like to hear from you.

If you have a concern about something that has happened, tell us and we will investigate the issue and inform you of the outcome, either by phone, in writing or by visiting you at a convenient time.

Similarly, if you have received exceptional service, we would like to know about it so we can congratulate our team—so please let us know.

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## How you can contact us



Call us on 0800 366 466



Contact your local FMG manager



Write to us at FMG, PO Box 1943, Palmerston North 4440, New Zealand



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