

INSURANCE SOLUTIONS FOR GROWERS



FMG
Advice & Insurance

*Specialist insurance
for orchards and vineyards*

IF YOU'RE INTO GROWING FRUIT, IT'S GOOD TO KNOW THERE'S NEVER BEEN A BETTER TIME TO BE WITH FMG. AFTER ALL, NO ONE ELSE HAS THE SAME INDUSTRY EXPERIENCE AND KNOW-HOW WHEN IT COMES TO THE BUSINESS OF INSURING YOU AND YOUR LIVELIHOOD.

We've been involved with rural New Zealand for over a century now, so we know it's not what we say but what we do that matters. And we're totally committed to those who live on the land, work on the land, or support those who do.

FMG knows horticulture and viticulture

As you know, the New Zealand horticulture industry is a unique and specific type of business sector. So it makes sense to turn to specialist rural expertise when it comes to issues such as insurance. Many companies offer a standard 'one size fits all' insurance package that simply doesn't make the grade in terms of effective specialist cover.

At FMG our Rural Managers know exactly what to look for in regard to the various aspects of insuring a particular horticultural operation. They know because they're local people – professionals who have been around the rural sector for many years.

We understand that cover can be very different for horticultural businesses, even if most people think they look the same! Our Rural Managers are very experienced in providing specialist information and advice that goes way beyond a simple insurance policy.

It may just be a small suggestion based on what we've come up against before that could save you a whole lot of money, time and hassle later on. Because, after 100 years' experience with these things, we know that sometimes it's the little things that can be so important in the bigger scheme of things – and that's exactly what we look for.



WHAT WE OFFER HORTICULTURALISTS

Kiwifruit Top Up

Seasonal cover for kiwifruit on the vine for damage caused by hail to class 1 export grade kiwifruit from 1 August up until your harvest or 30 June – whichever comes first.

- Top up cover over and above the current Zespri Pool Hail Insurance Scheme.
- Pay-out based on the net tray loss, as assessed by the Zespri appointed loss adjuster.
- Insured amount based on an agreed value.
- No additional excesses on top of the Zespri-assessed net tray loss.
- No fruit size restrictions.

Orchard Fruit

Seasonal cover for growing and harvested fruit that protects them from damage caused by hail strike, fire, malicious acts, impact, natural disaster and flooding.

- Cover for pip and stone fruits as well as wine grapes.
- Excesses are 20% of the block's insured value or \$250 for harvested fruit.
- \$1,000 per ha pay-out for other expenses associated with the loss such as cleaning up and removing damaged fruit.
- 100% pay-out if more than 65% of your insured fruit block is damaged.
- Cover for damage caused to your stored or in-transit fruit for 30 days after harvest.

You can also add*

- Optional cover for damage caused by frost due to the accidental breakdown or power failure of your permanently installed frost prevention system.

Vehicles

Cover your commercial and agricultural vehicles for full cover, third party, third party fire and theft, fire and theft or fire only.

You can also add*

- Hire charges for a replacement vehicle during repairs made under a claim on your policy.

Liability

Insure your liability for property damage or bodily injury arising from your business operations.

- Legal defence costs.
- Products liability for resultant damage done by your products.
- Forest and Rural Fires Act 1977 liability, standard cover \$1,000,000.

You can also add*

- Bailee Liability.
- Carriers' Liability.
- Forest and Rural Fires Act 1977 liability cover above \$1,000,000 available.
- Winemaker's Processing Liability.
- Statutory Liability cover for penalties arising from prosecution under various Acts.

Farm buildings and contents

Cover your vineyard, orchard or winery buildings or contents for either nominated replacement value or present day value.

Cover is also available for your associated restaurants and cafe buildings.

You can also add*

- Viticulture endorsement insures your unspecified growing structures up to \$20,000.
- Unspecified buildings, including water tanks, silos, gates and power/telephone poles, vines and trellising.

Breakdown

Cover for the accidental breakdown of your machinery, motors and electronic equipment.

- Reasonable additional cost for overtime (including penal rates and work performed on public holidays) and freight charges within New Zealand.
- Cover for the cost of raising and lowering of submersible pumps and/or motors for repair up to \$1,000.
- Overseas airfreight of components or parts of your specified machinery, up to \$2,000.
- Reasonable costs for the installation and removal of loaned equipment following a breakdown covered by the policy, up to \$2,000.

You can also add*

- Cover above \$1,000 for the cost of raising and lowering submersible pumps and/or motors for repair.
- Cover above \$2,000 for the cost of overseas airfreight of components or parts of your specified machinery.

Personal risk advice

We're here to help you protect what matters most in the event of an untimely death, suffering a traumatic health event, facing a short-term disablement, or requiring timely hospital or specialist treatment.

We'll also discuss potential risks that could affect you, your family, and your business and will work with you to prepare a personalised risk management plan, making sure you have a contingency strategy in place no matter what happens.



We're easy to contact

Call us on
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Write to us at
PO Box 1943
Palmerston North 4440

Email us
contact@fmg.co.nz

Visit our website
www.fmg.co.nz

**We are
New Zealand wide**

To arrange an appointment with
your local FMG manager
call **0800 366 466**

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