# AonAgri

## Kiwifruit Hail & Frost Cover

Keep on growing with Aon's specialised Kiwifruit cover. Our cost-effective insurance, specifically designed for Kiwifruit growers and tailored to your needs, means you can be confident that your income will be adequately protected from the effects of ever-changing New Zealand weather.

## Comprehensive Hail & Frost Insurance 2020/2021

Aon's Comprehensive Hail & Frost Insurance not only provides security and protection for your kiwifruit, it also comes with a range of benefits:

- Both Class 1 & Class 2 fruit are included as part of the policy package
- Cover is based on your chosen value per hectare for both Green and Gold kiwifruit
- Increased Cost of Production and Constructive Total Loss coverage extensions are also available
- This policy pays in addition to the Zespri hail insurance pool, as well as any other cover purchased by your supplier
- We offer discounts for growers who have frost fans and over-head sprinklers
- Policy premiums can be funded monthly for ease of cash flow
- Aon's easy application process is fast, efficient and tailored to your specific needs
- Additional insurances are available including Fruiting Tree & Vine cover with Netting and Trellis cover

Early acceptance is recommended, as the premium remains the same across the entire season, regardless of when cover is bound. Talk to one of our local specialists for more information about the best insurance solution for your business.



## Kiwifruit Hail Cover



## Top-up Hail Insurance 2020/2021

Top-Up insurance is a cost-effective solution to making sure your kiwifruit income is protected in the event of hail. Our specialists have longstanding relationships with the Kiwifruit industry and Zespri, which means we understand the importance of protecting your crops.

- No excess applies when you have Top-Up Hail insurance, because your cover is based on net tray loss
- The Top-Up policy pays in addition to the Zespri hail pool
- A claim paid by Zespri means a Top-Up claim paid making your claims process fast and efficient
- Cover is based on the number of trays per hectare and the value per tray of Class 1 export grade kiwifruit
- Policy premiums can be funded monthly for ease of cash flow

Early acceptance is recommended, as the premium remains the same across the entire season, regardless of when cover is bound.

#### Talk to one of our specialist team today:

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