

EARLY BIRD CROP POLICY



Good people to know.



Important Notice about changes to your Early Bird Crop policy



This Important Notice (WACINF 01 0310) makes a number of changes to your Early Bird Crop policy (WACPOL 01 0409) (the Policy Wording) to update the information contained in it. It is important you read it together with the Policy Wording and other policy documents we have given you and keep it in a safe place.

Summary of contents

The **'Summary of contents'** at page 2 of the Policy Wording is amended by changing the following page numbers: **'General definitions'** from '7' to '8'; **'The events You are insured against'** from '8' to '10'; and **'What is not insured'** from '10' to '11'.

General conditions

The General conditions at page 7 of the Policy Wording are amended by inserting the following text after the section headed **'What You must do'** in the second column:

"What you must not do

If you intend to make a claim for damaged crop or harvested seed, you must not, without our consent, dispose of:

- any damaged crop
- the silo, vehicle or bin in which the damaged seed was being stored or transported, until we have had the opportunity to inspect it."

Early Bird Crop policy – What We pay

We tell you in the second column on page 11 that you can find information about *"Changing the nominated yield or value of Your Crop"* on page 4. That reference is amended to read page 5.

Financial Claims Scheme

We bring to your attention the introduction of the Financial Claims Scheme by the Commonwealth Government in October 2008. Amongst other things, the Scheme deals with insurance claims against certain general insurers that are under judicial management and that the Australian Prudential Regulation Authority (APRA) believes is insolvent. It provides that if a person satisfies certain eligibility criteria in relation to a valid claim connected with a certain type of policy, APRA may pay to that person something towards the amount that the person would be entitled to before they would receive the payment in the winding up of the insurer.

Wesfarmers General Insurance Limited is a general insurer. If at any time in the future APRA believes it has become insolvent, you might be able to make a claim under the Scheme.

You can obtain information about the Scheme from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

How the Early Bird Crop policy works

Date of preparation: 3 March 2009

About the insurer and WFI

The insurer for this Early Bird Crop policy is Wesfarmers General Insurance Limited (ABN 24 000 036 279) ("WGIL") whose contact details are:

Telephone: 1300 934 934

Post: Locked Bag 1,
Bassendean DC WA 6942

WGIL is an Australian Financial Services Licensee (AFSL No. 241461) authorised to issue, vary and cancel general insurance products and provide general financial product advice in relation to general insurance.

WFI is a trading name of WGIL.

WFI can be contacted on 1300 934 934 or via email at info@wfi.com.au.

This is an Early Bird Crop policy. It sets out the insurance You can take out with Us.

Understanding the significant features and benefits

To properly understand the significant features and benefits of the policy, You need to:

- read the
 - Important information (page 3)
 - General conditions (page 7)
 - General definitions (page 8)which apply to the policy
- read the policy wording - it tells You what the policy covers, what the policy does not cover, any additional benefits We provide, special conditions We apply and what We pay for a claim. There is an index on the front of the policy for easy reference.

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Important information

applying to this policy

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Our words

To make sure that You can readily understand Your rights and obligations We have written this document in plain English. For easy reference, We have capitalised the first letter of each word which We define in Our 'General definitions' which apply to words used in this document. This does not apply to headings. All of the other words in this document have the meanings set out in the Macquarie Dictionary (current edition), so that You can easily find out what they mean.

Applying for insurance cover

We agree to give You the insurance set out in this policy and the Certificate of Insurance in return for Your agreement to pay Us the premium.

To apply for insurance cover, You must complete Our Crop Declaration. When You do so, You must comply with Your duty of disclosure which We tell You about on this page. It is also important You understand how We manage Your personal information which We tell You about in Our Privacy information on page 5.

The insurance is activated by the Certificate of Insurance We issue to You and only for the period shown on the Certificate of Insurance. You need to read it carefully to ensure You are happy with the cover provided and check that the details are correct. We suggest You keep the Certificate of Insurance and all policy documents in a safe place.

The agreement between You and Us

We only provide You with insurance under a policy for which We issue You with a Certificate of Insurance and only for the period shown on the Certificate of Insurance. The insurance is also subject to Our General conditions, together with provisions shown on the Certificate of Insurance issued to You.

If a provision shown on the Certificate of Insurance is inconsistent with a provision contained in this policy then, to the extent of the inconsistency, the provision shown on the Certificate of Insurance prevails.

The cost of Your insurance

We determine the base premium by considering a number of criteria.

When You apply for insurance We ask You to provide information about Your personal risk situation relevant to the policy such as:

- the area of each paddock of Your Crop and the yields and values of each crop to be insured; and
- Your relevant claims and insurance experience.

Factors that increase the risk to Us generally increase the premium (e.g. higher sums insured or a high claims experience) and those that lower the risk generally reduce the premium payable (e.g. lower sums insured, higher excesses or low claims experience).

If You have any queries about this You can ask Us when You apply for insurance.

Your premium also includes amounts that take into account Our obligation (actual or some cases estimated) to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty, GST and Fire Services Levy) in relation to Your policy.

We show the amounts on the Certificate of Insurance. Where We are required to pay an estimated amount (e.g. for a Fire Services Levy) based on criteria set by the government, We allocate to the policy Our estimate of the amount We will be required to pay. We may over or under recover in any particular year, but We will not adjust Your premium because of this. You can obtain further information on Our website www.wfi.com.au

Your duty of disclosure

What You must tell Us before We issue a policy to You for the first time

Before considering whether to issue a policy to You, We need Your answers to the questions set out in Our Proposal. When answering the questions in Our Proposal, You must be honest and You have a duty under law to tell Us everything known to You and which a reasonable person in the circumstances would include in answer to the questions.

We will use the answers in deciding whether to insure You and anyone else to be insured under the policy and if so, on what terms.

What You must tell Us before We renew, vary, extend, replace or reinstate Your policy

In these situations, We do not typically ask You to complete a Proposal.

When You ask Us to renew, vary, extend, replace or reinstate Your policy, You must tell Us before We do so about every matter known to You, which You know or a reasonable person in the circumstances could be expected to know, is relevant to Our decision whether to insure You and if so, on what terms. At the very least, if something has changed since the policy was first issued and You would now answer any of the questions set out in the original Proposal differently, then You must tell Us about the change.

What You do not need to tell Us

When applying for a policy for the first time or for Your policy to be renewed, varied, extended, replaced or reinstated, You do not need to tell Us about any matter that:

- diminishes Our risk
- is of common knowledge
- We know, or in the ordinary course of Our business as an insurer, ought to know
- We tell You in writing We do not need to know.

Who needs to tell Us

Everyone who is shown on the Certificate of Insurance as an insured must comply with the duty of disclosure. If You provide information on behalf of another insured, it is as if they provided that information to Us.

What happens if an insured does not comply with the duty of disclosure

If an insured does not comply with the duty, We may reduce or refuse to pay a claim, or cancel the policy. If fraud is involved, We may treat the policy as if it never came into existence and accordingly pay nothing for any claim You may otherwise have had on the policy.

If You are not sure whether or not to tell Us something, it is best to tell Us.

Utmost good faith

The law requires each of us to act towards the other with utmost good faith (fairly, openly and honestly) in the performance of the policy and in the making and handling of claims under the policy.

Jurisdiction

This policy is governed by and will be construed in accordance with the laws of Australia and the parties agree to submit to the jurisdiction of the courts of Australia.

Dishonest claims

If You make a dishonest claim, We can refuse to pay it. We may also cancel the policy.

Changing the terms of a policy

You may ask Us to change a term of Your policy. If We agree, We confirm the change in writing.

Changing the nominated yield or value of Your crop

You may ask Us to change the yield or value of Your Crop. If We agree, We confirm the change in writing.

We will not agree to:

- reduce the yield or value after the Final Yield Date
- change the yield or value after:
 - Final Harvest Date
 - harvesting of any part of Your Crop has commenced
 - insured damage has occurred,

whichever is earlier.

When You can cancel

You can cancel a policy at any time. If You cancel, We charge You premium up to the date of cancellation.

However, if You have made a claim or are entitled to make one under the policy, We do not refund any premium.

When We can cancel

We may cancel a policy as allowed by the Commonwealth Insurance Contracts Act 1984. We give You a notice in writing.

If We cancel, We refund the premium less an amount to cover the period for which You were insured.

Code of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is a self regulatory code for general insurers in Australia. We embrace the objectives of the Code to raise standards of practice and service in the general insurance industry.

Our Complaints Handling Procedures

To access Our Complaints Handling Procedures, simply contact Your local WFI Area Manager, Client Service Team or the Claims Officer handling Your claim. If You have a complaint, We will do everything possible to resolve the matter on Your initial contact with Us. If a complaint is not resolved, We will treat it as a dispute and will enter it into Our 'Internal Dispute Resolution' process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of Wesfarmers General Insurance Limited with the appropriate experience, knowledge and authority to deal with it.

Details of Our 'Complaints Handling Procedures' are set out in Our brochure 'Handling Complaints and Dispute Resolution Our Commitment to You' and in Our 'Privacy' brochure. The brochures tell You how to access Our 'Complaints Handling Procedures'. You can contact Us for these brochures or access them online at www.wfi.com.au.

If We are unable to resolve Your complaint through Our 'Complaints Handling Procedures', You may be able to have Your complaint dealt with by the Financial Ombudsman Service Limited, which is a free, independent and impartial external dispute resolution service. Its contact details are as follows:

Financial Ombudsman Service
Telephone: 1300 78 08 08
Post: GPO Box 3, Melbourne, Victoria 3001
Website: www.fos.org.au
Email: info@fos.org.au

If Your complaint is to do with a privacy issue, You may refer it to the Federal Privacy Commissioner.

Privacy

We are committed to meeting Our privacy obligations to You under the Commonwealth Privacy Act 1988. We collect Your personal and other information to carry out Our various business functions or activities, including deciding whether to provide You with insurance cover and when We do, managing Our rights and obligations under that cover. We also collect Your information so that We and Our related companies and business alliance partners can offer You services and products that We believe may be of interest to You. However, You can opt out of receiving such communications.

We only disclose information to someone outside Wesfarmers General Insurance Limited where:

- necessary for the above purposes (e.g. to a risk or claims assessor or investigator, lawyer, reinsurer, agent, sales associate, market research organisation or business alliance partner)
- a lawful exception applies (e.g. to lessen or prevent a serious and imminent threat to a person's life, health or safety)
- You consent to Us doing so.

If You do not provide this information, We may not be able to provide You with the services You require.

Where You give Us personal information about another person, You must be authorised to provide that information and agree to inform them of the information contained within this privacy notice.

You can seek access to Your personal information and require Us to correct it if it is inaccurate, incomplete or out of date. For further information, read Our brochure 'Privacy', or visit Our website at www.wfi.com.au

General advice warning

Any advice We or Our representatives provide is general advice only and does not take into account Your personal objectives, financial circumstances or needs. Before You decide to acquire this policy, You should carefully read this document and consider the appropriateness of the policy having regard to Your objectives, financial situation and needs.

Contacting Us

We are happy to help You with any enquiries You have about this policy or the extent of Your insurance cover or to confirm any policy transaction. Please feel free to contact Us at any time.

General conditions

applying to this policy

What You must do when You have a policy

You must:

- take reasonable care to protect Your Crop and harvested seed from loss or damage
- tell Us immediately if:
 - there is, or You know there will be, any material change in the nature of the risk
 - You no longer have an interest in Your Crop
 - You take out any other insurance which covers Your Crop.

Claims

What You must do

If You have made a claim or if an event happens that might lead to You making a claim, You must:

- tell Us immediately about the event
- do everything You can to limit the loss or damage and to prevent further loss or damage
- in the case of hail damage, leave test strips at harvest time in accordance with the directions on Our card entitled “Stripping Crops After Hail Damage”
- tell the police immediately if a criminal act might be the cause of the loss or damage
- give Us any information and assistance We may need in handling the claim
- send Us any correspondence You receive about the event immediately.

When We send You Our ‘Crop Declaration’ We supply You with Our card entitled ‘Stripping Crops After Hail Damage’. It tells You what You must do to enable Us to assess a claim for damage by hail.

If You want to make a claim, please contact Your local WFI Area Manager or Client Service Team. They will be ready to assist You.

What can affect Your entitlements

We may decline or reduce the amount of any claim or refuse to indemnify You, if You enter into an agreement which excludes or limits Our right to recover damages or a contribution from another Person.

If You do not do what You are obliged to do under Your policy, We may refuse to pay a claim or any part of it.

What We may do

If We pay a claim, We have the right to proceed in Your name against any Person responsible for the loss or damage. We take this action at Our own expense. You must not do anything which limits Our right to do so.

General definitions

applying to words We use in this document

Acceptance Date means the 'Acceptance Date' shown on the Certificate of Insurance.

Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Certificate of Insurance means the Crop Yield Declaration Certificate, the Crop Insurance Alteration Certificate or the Premium Schedule Advice Certificate.

Estimated Yield means the tonnes per hectare of Your Crop in the paddock in which the damage occurs would have produced by normal growth process if not for the damage to Your Crop in that paddock.

Expiry Date means the 'Expiry Date' shown on the Certificate of Insurance.

Farm Gate Price means what We reasonably regard as the value of Your Crop at the farm gate.

If You would like more information about Farm Gate Price, please contact Your local WFI Area Manager or Client Service Team.

Final Harvest Date means the 'Final Harvest Date' shown on the Certificate of Insurance.

Final Yield Date means the 'Final Yield Date' shown on the Certificate of Insurance

Lapse Date means the 'Lapse Date' shown on the Crop Declaration which You send to Us to obtain this policy.

Person means a natural person, firm, company, partnership or incorporated association.

Proposal means any document in which We ask You questions relating to Your application to Us for insurance cover under this policy, including Our Crop Declaration and Crop Yield Declaration Certificate.

Reduction in Yield means the difference between the Estimated Yield and the tonnes per hectare that Your Crop produces as a result of the insured crop damage.

Shire Yield means the average of the yields by Our insureds for crop of the same type as Your Crop in the Shire in which Your Crop is located for the five seasons up to and including the last season that finished prior to the Acceptance Date.

If statistics for yields for crop of the same type as Your Crop for the previous five seasons in the Shire in which Your Crop is located are not readily available, but statistics for yields for crop of a similar type as Your Crop for the previous five seasons in the Shire in which Your Crop is located are readily available, then the Shire Yield will be calculated by using the yields for crop closest in type to Your Crop.

If You would like more information about Shire Yield, please contact Your local WFI Area Manager or Client Service Team.

Silo means a purpose built structure proofed against weather and vermin for storing grain and a

pit or underground watertight space for storing grain.

The Effect of Air Inversion means the occurrence of sprayed chemical being lifted by rising warm air which is trapped under a layer of cooler air. The rising air, unable to disperse into the atmosphere, drifts and carries the airborne chemical horizontally under the cooler layer of air, eventually releasing the chemical which descends to the ground.

We, Us, and Our means Wesfarmers General Insurance Limited.

You, Your and Yourself means the Person or entity shown on the Certificate of Insurance as the insured. If 2 or more Persons or entities are shown, You means each of them jointly and separately, subject to Our total liability not exceeding the sums insured or limits of liability described in this policy. Each of the insured is responsible for the completeness and accuracy of information in any Proposal forms, documents, statements or claims supplied by any one of them. Each one is also obliged to comply with the terms of this policy.

Your Crop means the above ground plant parts of the crop shown on the Certificate of Insurance when it is growing, standing or in windrows at the situation shown on the Certificate of Insurance, but not straw, stubble or chaff.

Early Bird Crop policy

*The General conditions on page 7
apply to this policy.*

*The General definitions on page 8
apply to words used in this policy.*

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The events You are insured against

This policy insures You against the following events:

1 Damage to Your Crop directly caused by fire

if 'fire only' or 'combined' is shown on the Certificate of Insurance and when the risk shown on the Certificate of Insurance is:

- 'full term', the damage occurs between the Acceptance Date and the Final Harvest Date; or
- 'short term', the damage occurs between the Acceptance Date and the Expiry Date.

If Your Crop is damaged as a result of You taking steps to safeguard Your Crop from the immediate threat of fire, We treat that as damage to Your Crop directly caused by fire.

2 Damage to Your Crop directly caused by impact by hailstones

if 'hail only' or 'combined' is shown on the Certificate of Insurance and the damage occurs between:

- 48 hours after the Acceptance Date and the Final Harvest Date if Your policy is not a renewal
- 48 hours after the Acceptance Date and the Final Harvest Date if You are renewing Your policy but We do not receive Your Crop Declaration before the Lapse Date; or
- the Acceptance Date and the Final Harvest Date if Your policy is a renewal and We receive Your Crop Declaration before the Lapse Date.

3 Damage to Your Crop directly caused by the escape of harmful chemicals

as a result of a ground spraying operation being carried out within 2 kilometres of the affected part of Your Crop but only if the crop so damaged is shown on the Certificate of Insurance as covered for 'hail only' or 'combined' and:

- the damage occurs between the Acceptance Date and the Final Harvest Date; and
- the ground spraying operations were not performed by or for You; and
- the escape was not:
 - from a property in which You have a financial interest; or
 - directly or indirectly caused

by and did not arise from The Effect of Air Inversion; and

- You provide Us with the name and address of the person who occupied or owned the land on which the ground spraying operation was carried out.

We provide cover for insured damage by events 2 and 3 to seedlings under the Additional benefit 'Replanting subsidy for seedlings' - see page 12.

4 Damage to Your Crop directly caused by straying livestock

but only if the crop so damaged is shown on the Certificate of Insurance as covered for 'hail only' or 'combined'; and

- the damage occurs between the Acceptance Date and the Final Harvest Date; and
- You do not have a financial interest in the livestock; and
- the livestock have not strayed from a property in which You have a financial interest; and
- You provide Us with the name and address of the owner of the livestock and the occupier of the farm from which they strayed.

If You need cover for events 1-4 beyond the Final Harvest Date, You should discuss Your needs with Us.

If Your Crop is located on a property shown on the Certificate of Insurance and You have leased only part of that property from an entity other than an entity in which You have an interest, then for the purpose of events 3 and 4 We treat the part of the property leased by You as a separate property.

We do not treat the part of the property as being leased by You if consideration for the lease relies on any arrangement on the yield or value of Your Crop or anyone else's crop at the leased part of the property.

5 Accidental loss of or damage to harvested seed produced from Your Crop whilst stored in a Silo

but only if the seed so damaged was harvested from a crop shown on the Certificate of Insurance as insured for 'hail only' or 'combined' and the loss or damage:

- is directly caused by:
 - fire including fire directly caused by spontaneous combustion
 - storm, but not loss or damage arising directly or indirectly

caused by or arising out of water escaping or released from the normal confines of any pond, lake, reservoir, canal, dam or uncovered watercourse

- lightning
- explosion
- impact by a vehicle, animal, aircraft or debris from an aircraft, space debris, rocket or satellite; or
- riot or civil commotion including acts of people taking part in industrial or political disturbances and acts of a lawful authority controlling these disturbances (but not loss or damage to the extent that is excluded by the exclusions for war and terrorism set out on page 11); and
- occurs at the situation shown on the Certificate of Insurance between the Acceptance Date and the Expiry Date.

6 Accidental loss of or damage to harvested seed produced from Your Crop whilst being transported

by road or rail in a weather protected vehicle or bin if the loss or damage occurs:

- between the Acceptance Date and the Expiry Date; and
- whilst the seed is being transported between the situation shown on the certificate of Insurance; and
 - any receipt point in Australia; or
 - Your seed-cleaners' place of business.

The insurance provided by event 6 is extended to also cover the seed whilst it is temporarily stored in a Silo for up to 5 days during the course of the transport.

The insurance provided by event 6 does not insure the seed whilst it is being:

- loaded or unloaded at any location; or
- transported in an unroadworthy vehicle or while the transporting vehicle is carrying a load in excess of the specified load limit of the vehicle.

See pages 11 and 12 for information about aggregate limits on what We pay for events 3, 4, 5 and 6.

What is not insured

This policy does not insure You against:

- 1 damage to Your Crop which occurs prior to flowering of any part of Your Crop which has been cut or grazed**
- 2 any deliberate or wilful loss or damage by:**
 - You or Your spouse, de facto or unmarried children, Your parents or the parents of Your spouse or de facto who live with You permanently and student children boarding at school, college or university
 - anyone with whom You live
 - anyone with Your consent
 - anyone entitled to benefit under this policy
- 3 loss or damage directly or indirectly caused by or arising out of war or other acts of foreign enemy (whether war is declared or not); revolution or other civil disturbances or commotion; or confiscation, nationalisation or requisition of property by any government or local authority**
- 4 loss or damage directly or indirectly caused by or arising of:**
 - an Act of Terrorism
 - an action taken to control, prevent or suppress or attempt to control, prevent or suppress an Act of Terrorism
 - a cost or expense incurred in connection with taking action to control, prevent or suppress or attempt to control, prevent or suppress an Act of Terrorism
- 5 loss or damage directly or indirectly caused by or arising out of radioactivity or the use, existence or escape of nuclear fuel, material or waste, or the action of nuclear fission.**

This policy also does not insure the interests of anyone else in Your Crop unless You notify Us of that other Person's interest and, before We issue the Certificate of Insurance, We agree to insure it.

What We pay

Crop damage

We only pay You for crop damage if You have a Reduction in Yield.

If You do, then We pay You in

accordance with the formula that follows.

We do not pay You for any loss of quality or grade of seed or plant material.

Formula

$$A \times B \times C \times D$$

Where:

A is the number of hectares of Your Crop in the paddock in which the damage occurs.

If the damage occurs on or before the Final Yield Date, **B** is the Estimated Yield.

Final Yield Date is shown on the Crop Yield Declaration that We send You to confirm the paddocks and type of crops insured for the particular season. It is the last day by when We must receive the yields and values You want insured for each crop. See Changing the nominated yield or value of Your Crop (page 4).

If the damage occurs after the Final Yield Date, **B** is the:

- Estimated Yield; or
- yield shown on the Certificate of Insurance for Your Crop (or, if a yield is not shown, the Shire Yield),

whichever is less.

C is the value per tonne of crop of the same type as the damaged part of Your Crop at Farm Gate Price at the time of the final assessment unless the 'Crop Insurance Alteration Certificate' has been issued by the time of the final assessment in which case, **C** is the value shown on that certificate for the crop damaged.

The 'Crop Insurance Alteration Certificate' contains the information about the hectares, crop types, yields and values of crops insured.

D is the proportion which the quantity of damaged crop bears to the quantity of Your Crop in the paddock in which the damage occurs.

*When calculated, **D** is expressed as the gross percentage loss and is subject to any applicable excess percentage. You should read the information under Excess (page 12) so that You are clear about how and when the excess operates.*

If:

- the risk shown on the Certificate of Insurance is 'full term' and Your Crop is damaged by fire, We only pay for the Reduction in Yield which occurs between the Acceptance Date and the Final Harvest date
- the risk shown on the Certificate of Insurance is 'short term' and Your Crop is damaged by fire, We only pay for the Reduction in Yield which occurs between the Acceptance Date and the Expiry Date
- Your Crop is damaged by hail, We only pay for the Reduction in Yield which occurs between:
 - 48 hours after the Acceptance Date and the Final Harvest Date if Your policy is not a renewed policy
 - 48 hours after the Acceptance Date and the Final Harvest Date if You are renewing Your policy but We do not receive Your Crop Declaration before the Lapse Date; or
 - the Acceptance Date and the Final Harvest Date if You are renewing Your policy and We receive Your Crop Declaration before the Lapse Date.
- Your Crop is damaged by harmful chemicals, We only pay for the Reduction in Yield which occurs between the Acceptance Date and the Final Harvest Date
- Your Crop is damaged by livestock, We only pay for the Reduction in Yield which occurs between the Acceptance Date and the Final Harvest Date.

Harvested seed damage

If Your harvested seed is lost or damaged as a result of an insured event, We pay You the value of the harvested seed at the time of the event up to the insured value shown on the Certificate of Insurance.

Aggregate amount for escape of harmful chemicals and damage by straying livestock

We pay up to \$100,000 or the aggregate limit shown on the Certificate of Insurance for events 3 and 4 (whichever is greater), for all damage by events 3 or 4 that occur between the Acceptance Date and the Final Harvest Date.

Aggregate amount for accidental loss of or damage to harvested seed

We pay up to \$100,000 or the aggregate limit shown on the Certificate of Insurance for events 5 and 6 (whichever is greater), for all accidental loss or damage by events 5 or 6 that occur between the Acceptance Date and the Expiry Date.

Additional benefits

Costs

If We have paid or agreed to pay a claim for event 5 or 6, We also pay for the costs You reasonably incur for the:

- recovery, re-loading, alternate transporting and temporary storing
- seed cleaning
- environmental site clean up (but not recovery), of insured grain,

as a consequence of that loss or damage.

We pay up to:

- 50% of the value of the insured grain recovered for recovery, re-loading, alternate transporting and temporary storing
- 25% of the value of the insured grain recovered for seed cleaning
- 50% of the value of the insured grain not recovered for environmental site clean up.

We pay up to \$5,000 for all costs incurred from one occurrence and up to \$50,000 in the aggregate for all costs incurred between the Acceptance Date and Expiry Date.

Fire fighting costs

We pay up to \$5,000 towards the costs You reasonably incur to take steps at or adjoining the situation shown on the Certificate of Insurance to safeguard Your Crop from the immediate threat of fire between the Acceptance Date and the Expiry Date.

Replanting subsidy for seedlings

If “Hail only” or “Combined” is shown on the Certificate of Insurance for a type of crop, then Your Crop is extended to include crop that You plant between the Final Harvest Date and the Expiry Date if:

- You own the crop; and
- the crop is planted at the situation shown on the Certificate of Insurance.

We insure the crop for damage by events 2 and 3 providing there is clear evidence that, at the time of the damage, at least 50% of the crop planted in the paddock in which the crop is damaged is above ground.

If We pay or have agreed to pay a claim for loss of or damage to Your Crop by event 2 or 3, We pay the reasonable cost You incur to replant the affected crop if:

- the damage occurs prior to Your Crop reaching first jointing stage in the case of a cereal crop or 8 leaf stage in the case of a legume crop; and
- it is reasonable for You to replant Your Crop; and
- Your Crop is replanted with reasonable speed in the season in which the damage occurs.

We pay up to the amount of the replanting subsidy shown on the Certificate of Insurance for this benefit. We do not apply any excess.

We only pay a claim under this benefit if You provide Us with a Crop Declaration for the damaged crop.

If We have paid for the cost to replant and You are renewing Your policy, then the replanted crop is automatically insured by Your policy to the same extent and value as the crop for which We paid You the replanting subsidy.

If You replant with a different type of crop e.g. coriander for wheat, You must tell Us as the value may be too low.

Special condition

Excess

The ‘Excess %’ is shown on the Certificate of Insurance for each paddock of Your Crop.

We only pay You for the gross percentage loss calculated at **D** under What We pay - see page 10 - to the extent that the gross percentage loss for all claims as a result of hail damage occurring in the paddock between the Acceptance Date and Final Harvest Date for the paddock exceeds the Excess % shown for that paddock.

Example of how the excess works:

Assume the excess is 5%.

As a result of a first hail strike to crop in paddock 1 during the period between the Acceptance Date and Final Harvest Date, the gross percentage loss is 4%. As a result of a second hail

strike to crop in paddock 1 during the same period of insurance, the gross percentage loss is 14% (this includes the 4% from the first strike).

We will not pay You anything for Reduction in Yield as a result of hail damage to crop in paddock 1 from the first hail strike because the gross percentage loss is only 4% (less than the 5% excess).

As a result of the second hail strike to crop in paddock 1 during the same period of insurance, the gross percentage loss is 14% so We will pay You a gross percentage loss of 9%.

If a further hail strike should occur and damage crop in paddock 1 during the same period of insurance, We will pay You without regard to the paddock excess.

Contact Us

NSW (02) 6363 7195

QLD (07) 3721 5100

SA (08) 8373 9200

TAS (03) 6331 5022

VIC (03) 9342 1200

WA (08) 9273 5333

Or call **1300 934 934**
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