

What's covered	What it could mean to you
Home building and contents Protection where you live against fire, theft, storm damage, impact, malicious acts, explosion and other perils, plus the option to cover your valuables	The house isn't just where you work, it's where you live. When a thief breaks in and trashes the living room you know we'll take care of it.
Farm property Farm buildings and contents, mobile farm machinery, farm produce, hay, fencing, power and telephone poles, and wiring	A storm brings down the power lines and there goes the power to the milking shed. We'll get the electricity back for your patient Jerseys.
Motor vehicles For all registered vehicles on your property, including motor vehicles, caravans, cycles and trailers – choose any of these four covers: Comprehensive, Third Party Property Damage, Third Party, Fire & Theft or Own Damage	Your ute tangles with a tractor. Your Comprehensive cover means you can get it repaired, no worries.
Farm liability For personal injury or property damage to others	A passing motorist hits a loose calf, and they're holding you accountable for the dent in their car. We'll cover legal costs, and damages if you're found liable.
Livestock and working dogs Cover against death, including destruction for humane reasons	Your prize bull is struck by lightning and killed. We'll pay to remove the carcass and cover the cost of a replacement animal.
Machinery breakdown Cover against breakdown of electrical or mechanical items driven by a motor – nominate some or all your equipment	The valve in the steam cleaner for the wine vats has blown out. We know it's a critical part of your operation.
General property We cover insured items anywhere in Australia – choose either Fire, Theft and Collision or Accidental Damage	You've brought your prize pig to the Show, and while you're both off competing the CB radio is swiped from your locked truck. We'll see that it's replaced.
Transit Livestock, produce, general farm goods and machinery against fire, flood and collision while travelling by road in your vehicle	There's a collision on the highway, and now your apples are only good for pie. We'll cover your ruined produce.
Theft Farm contents, farm machinery and specified items	How can you make a getaway on a ride-on mower? We'll replace it for you.
Business interruption Cover for the the weekly income you lose after any insured event	The milking shed is damaged by a storm and you can't get your milk to market. We'll take care of that lost income.
Electronic equipment Sudden and unforeseen physical loss or damage	The hard drive packs it in, and your entire database is wiped. We'll replace the hard drive, and pay for data recovery if you've selected this option.