

Section 10 Road transit

This section protects your livestock, produce, general farm goods and machinery against damage by fire, flood, collision while travelling by road on your vehicle. It also covers road transit for your general farm goods, machinery, livestock and produce while on any vehicle. You are also protected against theft from a vehicle, if it is securely locked.

For your farm insurance, you want the best, most flexible cover you can get.

That is why CGU's Countrypak is well worth looking at. Its options let you tailor your insurance to your needs, which results in greater peace of mind for you.

Code of Practice

CGU proudly supports the General Insurance Code of Practice. The Code symbolises our commitment to giving you better service. Brochures outlining its operation are available from any of our offices.

CGU's Triple Guarantee

We will:

- provide you with the highest standards of service;
- meet all claims covered by your policy fairly and promptly;
- refund your premium, if you notify us within 21 days of receiving your numbered policy schedule, that you are dissatisfied with your policy. This will not apply where a claim payable under the policy has occurred.

Need more information?

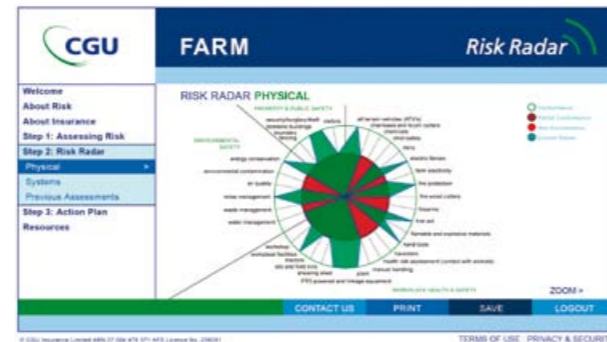
For professional advice or further information about CGU's Countrypak Insurance, please contact your insurance advisor or CGU Insurance office today.

Farm Risk Radar for farm safety

To help keep our customers and their families safe, CGU has developed the **Farm Risk Radar** for Farm Safety, helping farmers to identify the main areas where people may be injured and how those injuries can be prevented. Farm Risk Radar is also aligned with legislation to enable compliance with Occupational Health & Safety Regulations.

Basically, **Farm Risk Radar** brings legislative requirements, information and resources relating to farms together in one easy-to-use program and provides farmers with solutions to improve problem areas on their farm. Where required, the program generates an action plan, including printable resources and suggested workplace practice changes, to help the farmer improve performance.

When your farm is insured with CGU Countrypak Insurance through your insurance advisor, you will be eligible to access **Farm Risk Radar**.



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This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase these insurance policies, you should consider the appropriateness of them having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for these insurance policies.

Countrypak Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. You can get a Product Disclosure Statement (PDS) for the product from any office of CGU or its agent. You should consider the PDS in deciding whether to buy or hold the product. This brochure is a general description of cover only. Full details are set out in the policy wording.

countrypak

insurance information



Insurer
CGU Insurance Limited
ABN 27 004 478 371
AFSL 238291

Your insurance adviser is



CGU Countrypak Farm Insurance

As Australia's largest regional and rural insurer, CGU has been serving country Australia for more than 140 years. With a network of over 70 branch offices, and dealing through insurance advisers and brokers, CGU has the knowledge and skills to tailor speciality insurance packages for all customers – from farmers and graziers to small and large regional businesses.

In addition to the Countrypak policy, CGU offers a diverse mix of regional and rural products, ranging from Farm Motor, Business, Home and Contents and Motor Vehicle insurance to Workers' Compensation, Crop, Livestock and Liability insurance. CGU's exclusive Farm Risk Radar is available to Countrypak policy holders.

Section 1 Domestic property - home and contents

You can choose Listed Events cover, the low-cost option that protects against certain events like fire, storm, explosion, earthquake, impact, malicious damage and burglary. Or you can take Accidental Damage cover, which protects against all Listed Events as well as any other event not specifically excluded from the policy. You also have the benefit of new for old replacement cover for your farm dwellings.

The Contents cover also provides for "new for old" replacement cover. It automatically covers you and your family for up to \$20 million Personal Liability if you are held responsible for an occurrence anywhere in Australia. To cover your contents whilst travelling overseas we automatically provide worldwide cover for up to 90 consecutive days.

The Contents section also covers:

- Works of art.
- Valuable items.

- Credit card loss.
- Theft of money.
- Car and caravan accessories.
- Lock replacement.
- Visitors' property.
- Students' belongings whilst boarding away from home.
- Electric motors burning out up to 15 years age.
- Money including money relative to your farm business.
- Office equipment including mobile phones and laptop computers.
- Property of guests or visitors.
- Funeral expenses if you suffer a fatal injury.
- Modification of home following injury.

Section 2 Farm property

Countrypak covers farm buildings and contents, plus farm improvements like windmills and free-standing silos, underground utilities - for current value or replacement cost if you choose. You have the option of **Listed Events or Accidental Damage** cover. Cover is also available for specified items such as CB radios, mobile phones, computers and fax machines anywhere in Australia.

Section 3 Farm machinery and working dogs

Your machinery can be covered against fire, storm, impact explosion and the malicious acts of other people.

Cover is also available for working dogs.

Section 4 Theft

When you insure contents under this section, Farm Machinery including towed implements kept in a shed are also automatically included. You can also elect to insure self-propelled machinery, as well as specified items such as CB radios, mobile phones, computers and fax machines Australia-wide. Theft also includes damage to farm buildings and employees property.

Section 5 Hay, grain, livestock, fencing and trees

The disposal of dead livestock and removal of fencing debris are among the valuable extras in this section. Cover is also available for farm trees used for windbreaks, shade or to prevent erosion.

Section 6 Business interruption

Following damage to business contents, farm property, machinery, hay, livestock or pastures, you may face extra costs to maintain your business including farm planning costs. Countrypak can cover them. You can also insure against loss of income from agistment.

Section 7 Business liability

When you select this section, you are covered against injury to others or damage to their property. This may be caused by the use of unregistered vehicles and farm machinery, straying stock, the escape of fire or property in physical or legal control (limits apply).

Section 8 Machinery breakdown

You can choose to insure all your machinery or selected items of machinery against electrical, electronic and mechanical breakdown. Overtime repair costs are automatically included. The policy provides automatic cover for contamination of milk and optional cover for refrigerated goods.

Section 9 Personal income

This can provide you with an income, should you have an accident or become ill and are unable to work. You can choose Accident only cover, or Accident and Illness. You may also include cover for Hazardous Pursuits (football, water skiing, polo, etc.).