

IMPORTANT NOTICE ABOUT YOUR CGU INSURANCE POLICY

Automatic early cover

CGU will provide automatic early cover for your crops until 4pm on August 15th of the current season. However, you will need to complete and return the attached Crop Declaration by this date if you wish to continue cover with CGU and avoid the 48 hour acceptance condition.

Agreed value cover

When completing the Crop Declaration, you will need to provide an insured value and insured yield for each crop. These can be increased or reduced at any time up until the Final Revision Date.

Save with our Reducing Excess Benefit

By insuring with CGU Insurance, you have the benefit of the Reducing Excess and the Extra Harvest Allowance, which could result in significant savings in the event of a claim.

Other benefits include

- automatic cover for damage caused by Chemical Overspray \$100,000 and Straying Livestock \$100,000
- harvested seed cover while stored on your farm or in transit
- after harvest terms that allow payment in January following completion of the season
- option to select After Harvest cover if desired
- Harvested Seed covered at the Property. Cover also included for wind and water damage for \$100,000 (subject to policy conditions).
- cover for Transit up to \$100,000
- standing straw covered after harvest up to \$25,000 to feed or agist your livestock following damage by fire
- fire fighting costs up to \$5,000
- extra harvest allowance once a loss exceeds 70% of the sum insured
- temporary removal of Harvested Seed up to \$100,000 and \$10,000 for wind and water damage.

Full details of these features are contained in the policy document.

We trust you have a successful season and look forward to meeting your future insurance needs.

Please complete and return the Crop Declaration overleaf to your CGU Insurance Representative.

