

FARM & LIFESTYLE BLOCK INSURANCE

Farmer's General Liability



Summary of changes

Your Agriplan policy has been updated it's now written using plain language principles making it easier to navigate and understand what you are, and are not, covered for. We've also made changes to the cover provided by the policy.

This booklet provides a summary of key policy changes but it's important to take the time to familiarise yourself with this new wording. Access it online at vero.co.nz/rural. If you're unsure how changes may impact you or you have questions about the cover please reach out to your broker or adviser who can provide guidance.

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Key changes to the policy are provided below, including the page number where you can find the relevant clause in your new policy wording. Red shading indicates cover is less favourable than what was offered previously, or there is new criteria. The policy wording is where you will see full terms, conditions and exclusions.

This policy was previously called 'Farmers Liability' and is referred to as 'Liability' on your policy schedule. The Farmer's General Liability policy wording will apply from your current renewal.

Section	Overview of what's changed	Page
Damage to employee's belongings	There is no longer cover for your legal liability for damage to personal belongings of employees.	
Milk contamination	This benefit has been introduced to provide more clarity. The policy covers your legal liability if you accidentally contaminate someone else's milk. Fines and penalties relating to milk contamination are covered by the 'Optional benefit: Milk package' when added to your Farm Asset policy. Reach out to your broker or adviser if you require more information.	6
Moral obligation	A new benefit where we may pay up to \$5,000 for events where you're not legally liable but feel morally obliged to pay for damage you've caused to another person's property. Refer to the policy wording for full terms, conditions and qualifying criteria.	6
Property in your custody or control	Increased the legal liability cover for Property in your custody or control from \$20,000 to \$250,000 per occurrence. Farm livestock and horses are covered however there is a sub-limit of \$3,000 per animal. If you require higher limits please reach out to your broker or adviser.	8
Underground services	A new benefit providing cover for your legal liability to pay for damage to underground cables, underground pipes, or other underground services.	10

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

Section	Overview of what's changed	Page
OPTIONAL BENEFIT: Meat contamination	<p>You now have the option to cover your legal liability for damage if meat you have supplied to a New Zealand meat processing company accidentally contaminates someone else's meat.</p> <p>Refer to the policy wording for full terms, conditions and qualifying criteria.</p> <p>Reach out to your broker or adviser if you'd like to add this optional benefit to your policy.</p>	10
OPTIONAL BENEFIT: Spraying liability	<p>You now have the option to cover your legal liability for damage to someone else's property as a direct result of spraying herbicides, fungicides or pesticides as part of your farming operations.</p> <p>Refer to the policy wording for full terms, conditions and qualifying criteria.</p> <p>Reach out to your broker or adviser if you'd like to add this optional benefit to your policy.</p>	11
Building or home defects and mould	<p>Clarification that there isn't legal liability cover for damage to property or personal injury that is in any way connected with micro-organisms, gradual deterioration, failing to meet building codes, failing required standards or failure to prevent water and moisture penetration in buildings and structures.</p>	12
Communicable disease	<p>The policy won't cover claims related to human, animal, plant or other diseases that can be transmitted directly or indirectly between organisms. This includes viruses, bacterium, parasites, or other organisms. Nor will it cover claims related to infectious or quarantinable diseases.</p> <p>Refer to the policy wording for full details.</p>	13
Cyber acts and incidents	<p>The policy won't cover any loss, damage, liability, cost or expense related to cyber acts or incidents. However, we'll cover resulting loss to your property provided it hasn't been excluded under another section of the policy.</p> <p>Refer to the policy wording for full details.</p>	13
Forestry	<p>The policy won't cover your legal liability, penalties or defence costs associated with harvesting, maintaining trees or forestry waste.</p>	15
Stocks of seed and bulbs	<p>The policy won't cover liability claims related to seeds or plants that don't germinate, or don't meet the variety, quality or purpose specified as a result of negligence, error or omission.</p>	17
Wrongful imprisonment	<p>We do not cover your legal liability or defence costs arising out of the wrongful arrest, imprisonment, detention or prosecution of any employee or member of your family.</p> <p>Cover for other people is via the definition of personal injury.</p>	18

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