

Superior Farm Vehicles Cover

The FMG Superior Farm Vehicle policy provides comprehensive cover for farm vehicles and irrigators used for your farming operations.

About the cover

The Superior Farm Vehicle policy covers farm vehicles and irrigators for accidental loss anywhere in New Zealand, including your legal liability that arises from an accident involving the farm vehicle or irrigator covered under the policy

Automatic Benefits Include

- **Accidental Breakdown:** cover for accidental breakdown or failure to your machinery that is permanently attached to your irrigator or farm vehicle that is not used to propel your irrigator or farm vehicle. Cover under this benefit applies to any farm vehicle or irrigator individually shown on your certificate, or farm vehicle covered under a Fleet cover
- **Borrowed Vehicles:** cover for accidental loss anywhere in New Zealand to any farm vehicle borrowed by you during the period of insurance, provided the vehicle is not otherwise insured, has been borrowed without financial consideration, and is used for your farming operations. The most we will pay under this benefit is the present-day value of the vehicle up to \$50,000
- **Claim Preparation:** cover for the reasonable costs you incur to prepare, present, or certify loss to your vehicle covered under the policy, up to \$10,000 for any one event
- **Farm Trailers:** if we cover your farm vehicle under the policy, we cover accidental loss to any farm trailer if it is owned by you, or in your care or control and not insured under any other insurance, up to \$2,500 per trailer
- **Fuel Contamination:** cover for breakdown or failure to your farm vehicle resulting from misfuelling or fuel contamination, including diesel emission fluid contamination, provided you have taken reasonable care to avoid this loss. If the misfuelling or fuel contamination doesn't cause any breakdown or failure and you have taken reasonable care to avoid the loss, we will pay for any remedial work required to clean the fuel contamination or misfuelling from your farm vehicle
- **Glass:** your vehicle's windscreen, window glass, sunroof glass and driving lights are covered for accidental breakage. Nil excess applies to this benefit unless the claim involves other parts of the vehicle
- **Hired Vehicles:** cover for accidental loss anywhere in New Zealand to any farm vehicle hired by you during the period of insurance, provided the insurance offered by the rental company has not been accepted, and the vehicle is used for your farming operations. The most we will pay under this benefit is the present-day value of the vehicle up to \$50,000

- **Locks and Keys:** cover to replace the locks and/or keys including electronic access cards and/or combination numbers to your farm vehicle if they have been lost, damaged, stolen or duplicated, nil excess applies to this benefit
- **Tyres:** cover for accidental loss to the tyres of any farm vehicle or irrigator individually shown on your certificate, or farm vehicle covered under a Fleet cover, excluding any farm truck or ute registered for road use, nil excess applies to this benefit
- **Legal Liability:** cover for your legal liability for both accidental bodily injury to another person and accidental loss to the property of others, if it arises from an accident involving your farm vehicle or irrigator, including any farm vehicle hired or borrowed by you or while you are driving another person's vehicle during the period of insurance, up to \$10,000,000
- **Legal Defence Costs:** if a claim has been accepted under legal liability for injury to others and loss of their property section of the policy, you are also insured for your necessary and reasonable legal defence costs
- **Liability of Other Drivers:** cover extends to include the legal liability of another person using your farm vehicle or irrigator with your consent unless that person is otherwise excluded from cover under the policy

Optional Benefits

- **Hire Charges:** if your specified farm vehicle suffers a loss covered by this policy this benefit will cover the lesser of either hiring a replacement vehicle, similar in size and purpose or engaging a contractor to carry out farming operations that required the use of that vehicle. We will pay up to \$20,000 per event
- *** Natural Hazard:** cover for accidental loss caused by Natural Hazard

*Natural hazard (natural disaster) means earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslide.



We also provide cover for

- Farm buildings and contents
- Livestock
- Home, personal contents and private vehicles
- Boats

Disclaimer

Please note this is only a summary of the product and is subject to our specific product documentation and underwriting criteria. For full details, you should refer to the policy document. You can get these documents and any other information you need, from your local FMG representative, by calling us on 0800 366 466 or by visiting our website www.fmg.co.nz

Effective on all new policies, items and renewals issued on or after 1 July 2024

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