

# Arable Crop Cover

FMG's Arable Crop policy enables you to insure a variety of crops against accidental loss resulting from a defined event or events.

Our Wheat Growers Scheme top up cover is ideal for wheat growers requiring cover over and above the per tonne benefit automatically provided by the United Wheat Growers (NZ) Ltd Statutory Scheme.

## You can choose to insure your growing crop for either

### “Crop Fire”

Accidental Loss to growing crops caused directly by

- Fire or lightning

### “Crop Expanded Perils and Fire”

Accidental Loss to growing crops caused directly by

- Fire or lightning
- Hail
- Frost occurring from the 15th November
- Impact by vehicles or aircraft
- Windstorm

A claimable loss caused directly by Frost, Hail, Windstorm or impact by Vehicle or Aircraft must exceed 30% of the potential yield of the crop during the period of insurance

## Harvested Crop Automatic Benefit

Accidental Loss for your harvested crop either in storage or transit within New Zealand during the period of insurance for a period of 12 months from the date of harvest, or when you no longer have an interest in that crop, whichever is earliest

## Insurance Periods

- Crops must be planted prior to the 15th December in the season it is insured for
- The inception date of insurance is shown on your certificate and cover begins when your crop is fully emerged and fully established
- Frost cover commences on the 15th November during the period of insurance
- Maize: Cover ends at 4pm on the 31st August, or when harvested, whichever is earliest
- Any other crop: Cover ends at 4pm on the 30th June, or when harvested whichever is earliest

## What we will pay

- If you suffer a loss covered under the policy within 40 days of planting, we will pay you 80% of the reasonable costs of replanting the damaged area in that same crop
- If your damaged crop is wheat, we will only pay the value of your yield loss over and above the amount you are entitled to receive from the United Wheat Growers (NZ) Ltd statutory scheme
- The crop policy is ‘Subject to Average’ if it is insured for less than 85% of its estimated yield at the time of loss. When ‘Subject to Average’ applies, the amount you recover for a partial loss will reduce by the percentage that you are uninsured  
Example: Your property is worth \$20,000. You insure it for \$10,000. You suffer a loss of \$5,000. If your policy is ‘Subject to Average’, the maximum amount that you may recover will be \$2,500



## We also provide cover for

- Orchard Fruit
- Vehicles
- Liability
- Farm buildings and contents
- Personal home, contents and vehicles

## Growing and harvested crops that can be covered include

African Marigold (seed)	Carrot	Evening Primrose	Lupin	Potato (new)	Swede
Asparagus	Canary (seed)	Fescue	Maize	Prairie Grass	Sweet Corn (processed/fresh and seed)
Barley	Carrot	Fodder Beet	Mustard	Radish (seed)	Swiss Chard
Beans (processed/seed)	Carrot (seed)	Fodder Radish	Oats	Red Beet	Timothy
Beetroot	Celery	Fodder Rape	Oilseed Rape (Canola)	Red Clovers	Tomato
Broad Bean (seed)	Chicory	Hypericum	Onion	Ryecorn	Triticale
Borage	Chinese Cabbage	Kale	Onion (seed)	Ryegrass	Turnip
Broccoli (processed/seed)	Chrysanthemum (seed)	Kohlrabi	Parsley (seed)	Serradella	Wheat - (Wheat growers scheme top up cover)
Brome	Cocksfoot	Kumara	Peas	Shallots	White Clovers
Browntop	Coriander (seed)	Lentils	Peppers	Soyabean	Yarrow
Buckwheat	Cornsalad	Linseed	Phacelia	Spinach (seed)	Yorkshire Fog
Cabbage (seed)	Dogstail	Lotus	Phalaris	Sulla Potato (seed/maincrop)	
Canary (seed)	Echinacea,	Lucerne	Plantain	Sunflower (seed)	

### The FMG difference

FMG has its roots firmly planted in rural New Zealand, which is why you'll find that we're different when it comes to insurance. We were started in 1905 by farmers for farmers and growers, and today we're still 100% New Zealand owned by our rural clients.

Call us on **0800 366 466**  
or visit our website **fmg.co.nz**

**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](http://www.fmg.co.nz)

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

**We're here for the good of the country.**