

AWB GIVES YOU MORE WITH THE REDUCING EXCESS AS STANDARD ON OUR BROADACRE CROP INSURANCE POLICIES

A key benefit of AWB Broadacre Crop Insurance is that a Reducing Excess is included as a standard feature. In simple terms, a Reducing Excess means the more severe the yield loss, the lower the excess you will incur.

This means you will pay no excess when you need help and support the most.

HOW THE AWB REDUCING EXCESS WORKS

With a Reducing Excess included on AWB policies, as soon as the yield loss percentage on any affected field exceeds 20%, the excess begins to reduce.

For each additional one percent of yield loss above the 20% threshold, the excess is reduced by 0.5%.

Using the table to the right, if you selected the 10% Excess option, the excess is:

- 7.5% when the yield loss is 25%
- 5% when the yield loss is 30% and
- nil when the yield loss exceeds 40%

So when you need support the most, on severe yield losses, you have no excess to pay.

FOR MORE INFORMATION

Ask your AWB representative for a quote and see how AWB Broadacre Crop Insurance can benefit your farm.

Contact your local AWB representative or call AWB on 1800 447 246.

DISCLAIMER

This insurance is issued by Crop Risk Solutions as managing general agent for Swiss Re International SE Australia Branch ABN 38 138 873 211, AFSL 355088. Crop Risk Solutions is a trading name of AgriRisk Services Pty Limited ABN 60 003 720 705, AFSL 233798. AWB, its staff and agents are authorised to arrange this insurance as authorised representatives of AgriRisk. When arranging this insurance, Crop Risk Solutions and AWB act as agent of the insurer and not as your agent. This brochure is only a summary of some aspects of the AWB Broadacre Crop Insurance Policy. Please refer to the policy wording for the full terms and conditions of the cover.

YIELD LOSS (%)	THE SELECTED EXCESS AS SHOWN ON YOUR SCHEDULE OF INSURANCE		
	5.0%	10.0%	15.0%
21%	4.5%	9.5%	14.5%
22%	4.0%	9.0%	14.0%
23%	3.5%	8.5%	13.5%
24%	3.0%	8.0%	13.0%
25%	2.5%	7.5%	12.5%
26%	2.0%	7.0%	12.0%
27%	1.5%	6.5%	11.5%
28%	1.0%	6.0%	11.0%
29%	0.5%	5.5%	10.5%
30%	0.0%	5.0%	10.0%
31%		4.5%	9.5%
32%		4.0%	9.0%
33%		3.5%	8.5%
34%		3.0%	8.0%
35%		2.5%	7.5%
36%		2.0%	7.0%
37%		1.5%	6.5%
38%		1.0%	6.0%
39%		0.5%	5.5%
40%		0.0%	5.0%
41%			4.5%
42%			4.0%
43%			3.5%
44%			3.0%
45%			2.5%
46%			2.0%
47%			1.5%
48%			1.0%
49%			0.5%
50%			0.0%