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Control your risks with AWB Broadacre Crop Insurance



Australian grain growers are skilled at managing their risks.

However, some risks are difficult to control, like extreme weather events. AWB's Broadacre Crop Insurance helps Australian growers manage these risks and create a more resilient farm business.

In 2019, growers can choose from 3 AWB Broadacre Crop Insurance policies.

1 Pre-Harvest Hail and Fire

2 Post-Harvest Hail and Fire

3 Post-Harvest Frost, Hail and Fire



Crop Establishment Failure (CEF) can also be added on to either of the Post-Harvest policies; Hail and Fire or the Frost, Hail and Fire policy.

1 Pre-Harvest Hail and Fire Cover (*pre-harvest revision*)

- The essential Insurance product for potential yield loss as a direct result of Hail and Fire.
- Refine your provisional yield and insured value estimates at any time before the Final Revision Date, providing accurate cover at an affordable price.
- Additional benefits include limited cover for Baled Hay, Harvested Grain in storage or transit, Chemical Overspray and Fire Mitigation.
- Reducing excess offered as standard – the bigger your claim, the less excess you incur, no excess on Fire claims.

2 Post-Harvest Hail and Fire Cover (*post-harvest declaration*)

- Post-harvest declaration provides the same flexibility as the Pre-Harvest policy before the Final Revision Date and provides additional flexibility as it allows your insured yield to move within a defined range after the Final Revision Date, limiting your risk of being under or over insured in the leadup to harvest.
- Additional benefits include limited cover for Baled Hay, Harvested Grain in storage or transit, Chemical Overspray and Fire Mitigation.
- Reducing excess offered as standard – the bigger your claim the less excess you incur, no excess on Fire claims.
- Option to add-on Crop Establishment Failure (CEF) cover.

3 Post-Harvest Frost, Fire and Hail Cover (*post-harvest declaration*) New in 2019 and available until 31st July 2019

- A policy option including Frost into a standalone Frost, Hail and Fire policy.
- This unique product covers you for the catastrophic impacts of frost, one of the biggest destroyers of value in Australian broadacre cropping.
- The Frost cover applies to all wheat, barley and canola planted on a property.
- Maximum frost sum insured is 80% of Hail and Fire sum insured. 20% minimum excess.
- Insured yield can move within a defined range after inception of the policy limiting your risk of being under or over insured during the season.
- Additional benefits include limited cover for Baled Hay, Harvested Grain in storage or transit, Chemical Overspray and Fire Mitigation.
- Reducing excess on hail losses offered as standard – the bigger your claim the less excess you incur, no excess on Fire claims.
- Option to add-on Crop Establishment Failure (CEF) cover.

+ Crop Establishment Failure (CEF) add-on cover

- CEF is available as an add-on to your Hail and Fire Post-Harvest Policy or your Frost, Fire and Hail policy.
- Covers preparation and establishment costs you incur in the 2020 winter broadacre crop season.

2019 AWB Crop Insurance Product Features and Benefits - as at 30/05/2019

Policy	1 Pre-Harvest Revision Hail and Fire	2 Post-Harvest Declaration Hail and Fire	3 Post-Harvest Declaration Frost, Hail and Fire
Hail and Fire	✓	✓	✓
Frost	No	No	✓
Broadacre Crops Covered	All major Broadacre crops	All major Broadacre crops	Frost - All Wheat, Barley and Canola on the Property Hail and Fire - All major Broadacre Crops
Final Revision Required	✓	✓	No
Ability to increase provisional yield or insured value	Any time before harvest subject to no known losses and waiting period	Any time before harvest subject to no known losses and waiting period	Any time before harvest subject to no known losses and waiting period
Final Declaration Required	No	✓	✓
Additional Benefits	✓ - up to \$75,000 per property and \$150,000 per policy	✓ - up to \$75,000 per property and \$150,000 per policy	✓ - up to \$75,000 per property and \$150,000 per policy
Reducing Excess	Included as standard	Included as standard	Included as standard for Hail, not applicable to Frost
Excess on fire losses to standing crop	Nil	Nil	Nil
Excess %	Applied at field level	Applied at field level	Hail applied at field level. Frost - Flat Excess, applied across the aggregate of the crop type per Property
Waiting Period before cover commences	9am on second day after request for cover confirmed	9am on second day after request for cover confirmed	Hail and Fire - 9am on second day after request for cover confirmed Frost - midday 5 days after request for cover confirmed
Able to add Crop Establishment Failure Endorsement	No	✓	✓

Getting a quote is free and easy

- To quick start the quote process, fill in the online form at awb.com.au/protect
- OR
- Contact your local Territory Manager or our Account Management Team on 1800 447 246.
- Quotes will be issued within 1-2 business days of season opening.
- Quotes are valid for 14 days.
- You will not be insured unless your quote is converted to a policy.
- Once you confirm your request for cover, the policy commences after the nominated waiting period (approximately 2 days for Hail and Fire cover and 5 days for Frost cover).
- Note that quotations for the Post-Harvest Frost, Hail and Fire cover will not be issued after 31st July.



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Cargill Australia Limited (Cargill) ABN 42 004 684 173 t/as AWB is an Authorised Representative (AR No. 000410006) of Weather Risk Management Solutions Pty Ltd (WRMS) ABN 60 003 720 705 (AFS Lic No. 233798) when arranging this insurance. The insurance is issued by Crop Risk Underwriting Pty Ltd (CRU) as Managing Agent for Swiss Re International SE Australia Branch ABN 38 138 873 211, (AFS Lic No. 355088) and is an Authorised Representative (AR No. 001274350) of Weather Risk Management Solutions Pty Ltd ABN 60 003 720 705 (AFS Lic No. 233798).

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