

Metric conversion

Area		Yield				
Acres	Hectares	Tonnes Per Hectare (t/ha)	Bushels Per Acre (bus/ac)			
			Wheat, Rye/Corn, Lupins & Field Peas	Barley	Oats, Safflower	Canola, Linseed & Maize
1	0.4	0.1	1	2	2	2
2	0.8	0.2	3	4	4	3
3	1.2	0.3	4	5	7	5
4	1.6	0.4	6	7	9	6
5	2.0	0.5	7	9	11	8
6	2.4	0.6	9	11	13	10
7	2.8	0.7	10	12	16	11
8	3.2	0.8	12	14	18	13
9	3.6	0.9	13	16	20	14
10	4.0	1.0	15	18	22	16
20	8.0	1.1	16	20	25	18
30	12.0	1.2	18	21	27	19
40	16.0	1.3	19	23	29	21
50	20.0	1.4	21	25	31	22
60	24	1.5	22	27	33	24
70	28	1.6	24	29	36	25
80	32	1.7	25	30	38	27
90	36	1.8	27	32	40	29
100	40	1.9	28	34	42	30
200	81	2.0	30	36	45	32
300	121	2.2	33	39	49	35
400	162	2.4	36	43	54	38
500	202	2.6	39	46	58	41
600	243	2.8	42	50	62	45
700	283	3.0	45	54	67	48
800	324	3.2	48	57	71	51
900	364	3.4	51	61	76	54
1000	405	3.6	54	64	80	57

Reducing Excess Chart

The table highlights the advantage of a reducing excess policy when compared with the standard "flat" excess policy offered by most insurers.

Figures are based on a Sum Insured of \$100,000. The figures in the left hand column represent the amount of damage. The other columns show how the claim would be settled.

Amount of Damage	Standard Flat 5% Excess	CGU Reducing 5% Excess	CGU Reducing 10% Excess
\$10,000	\$5,000	\$5,000	\$0
\$20,000	\$15,000	\$15,000	\$10,000
\$30,000	\$25,000	\$30,000	\$25,000
\$40,000	\$35,000	\$40,000	\$40,000
\$50,000	\$45,000	\$50,000	\$50,000
\$60,000	\$55,000	\$60,000	\$60,000
\$70,000	\$65,000	\$70,000	\$70,000
\$80,000	\$75,000	\$85,000	\$85,000
\$90,000	\$85,000	\$100,000	\$100,000
\$100,000	\$95,000	\$100,000	\$100,000

N.B. For claims over 70%, the amount paid under the CGU policy is often more than the amount of physical damage due to the Extra Harvest Allowance Benefit.



Insurer
CGU Insurance Limited
 ABN 27 004 478 371

*This brochure is a general description of cover only.
 Full details are set out in the policy wording.*

crop
 insurance information



CGU Insurance

- ◆ **Quality Insurance Products**
- ◆ **Quality Service**
- ◆ **Local Representation**

CGU Insurance has a long history of giving country people the best possible insurance cover.

This philosophy applies in particular to our market-leading crop insurance policy.

Crop insurance policies are not all the same – the CGU Insurance Crop policy includes a number of features not always available from other insurers and can mean more dollars in your pocket after a claim.

The best test of an insurance company is when a claim occurs and we stand by our record of over 90 years in paying crop claims for customers.

What makes the CGU policy so good?

1. Agreed Value

You select the value per tonne for each crop. We then guarantee this value will be paid in the event of a claim – even if the market value has dropped.

This means the CGU Insurance policy gives you greater security and is a huge bonus for those growers who have forward sold their crop.

2. Reducing Excess (see chart overleaf)

This is a fantastic benefit – the excess gradually reduces when the claim exceeds 20%. The larger the claim, the less excess you pay. For crops with a 5% excess, there will be no excess when the claim exceeds 30%.

3. Extra Harvest Allowance

For claims over 70% that are not a total loss, CGU tops up the claim with half the difference between the percentage loss and 70%. This means more money in your pocket. For example, if your crop suffers 90% damage, CGU will pay you 100% – no strings attached.

4. Flexible Premiums

CGU offers significant discounts if you elect a higher 'reducing' excess.

With CGU, higher excesses are a smart option as the reducing excess and extra harvest allowance benefits mean there will be no excess on most medium to large claims anyway.

5. Straying Livestock

CGU covers damage to your growing crops up to \$100,000 as a result of straying livestock.

6. Crop Overspray

CGU covers damage to your growing crops as a result of crop overspray. Limits apply.

7. Other Benefits

- ◆ Harvested seed is covered at the property.
- ◆ Harvested seed is covered in transit.
- ◆ Standing straw is covered after harvest.
- ◆ Resowing subsidy included.
- ◆ Payment of premium after harvest.
- ◆ Protection from first emergence through to delivery.
- ◆ Local assistance through the CGU Insurance Area Manager and extensive branch network.

N.B. For full details of all of the above benefits, you should refer to the policy wording.