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farm motor

insurance information



This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase these insurance policies, you should consider the appropriateness of them having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for these insurance policies.

Countrypak Insurance is issued by CGU Insurance Limited ABN 27 004 478 371. You can get a Product Disclosure Statement (PDS) for the product from any office of CGU or its agent. You should consider the PDS in deciding whether to buy or hold the product. This brochure is a general description of cover only. Full details are set out in the policy wording.



Insurer
CGU Insurance Limited
ABN 27 004 478 371

Your insurance adviser is



Farm Motor Insurance has been specially designed for people on the land.

This policy can cover:

- ◆ cars, station wagons, caravans and trailers
- ◆ goods carrying vehicles including utes, trucks and trailers
- ◆ agricultural vehicles including tractors, harvesters, bulldozers, etc.
- ◆ motorcycles.

The policy is flexible and versatile. You choose which vehicles to cover, and you choose the type of cover.

Insuring farm vehicles can be more complicated than insuring domestic or business ones. For example, most farms have some vehicles which never leave the property. Obviously you don't want to pay the same rate for insuring these as you'd expect to pay for your car or utility so we have developed special rates for farm vehicles.

You can choose any of three covers for each vehicle

- ◆ **Comprehensive** insurance covers loss or damage to your own vehicle and your legal liability for damage to other people's vehicles and property.
- ◆ **Fire, theft and liability** insurance covers your vehicle against loss or damage caused by fire and theft only. It also covers you for legal liability for damage to other people's vehicles and property.
- ◆ **Liability only** insurance covers your legal liability for damage to other people's vehicles or property.

Additional Benefits

- ◆ \$20 million liability
- ◆ Optional excesses
- ◆ Up to 60% No Claim Bonus
- ◆ Special benefits for cars and station wagons
- ◆ Cost of protection and removal to nearest repairer
- ◆ 30 day car hire following theft
- ◆ Up to \$500 for recovery or return of vehicle
- ◆ No penalty broken windscreen option
- ◆ If your vehicle is written off within two years of manufacture or within 30,000kms (whichever occurs first), or between two and three years and under 50,000kms, your vehicle will be replaced with a new vehicle
- ◆ Personal property covered for up to \$500.

Need more information?

For professional advice or further information please contact an agent, your broker or nearest CGU Insurance Office.

