

Standard Farm Extra Policy Excess Changes

Effective 11 January 2014 for new business and renewals

Phone 1300 794 364 Email argis@calliden.com.au www.argis.com.au



Section 5 - Farm Buildings — Section Excesses

	Was	Is now
Standard Excess	\$300	\$500

Section 6 - Farm Contents — Section Excesses

	Was	Is now
Standard Excess	\$300	\$500
Spontaneous Combustion Excess applicable to Hay only - Maximum loss per claim of \$200,000 or the sum insured shown on your certificate for Hay, whichever is the lesser. Excess 10% of the claimable amount, minimum	\$300	\$500

Section 7 - Farm Contents Theft — Section Excesses

	Was	Is now
Excess where the loss is from locked premises	\$300	\$500
Excess where the loss is from unlocked premises or in the open air on the insured property	\$300	\$500

Section 8 - Machinery Breakdown and Refrigerated Stock — Section Excesses

	Was	Is now
Standard Excess - Dairy Plant (Applicable only if specified above)	\$300	\$1,000
Standard Excess - Electric Motors (Applicable only if specified above)	\$300	\$500
Standard Excess - Submersible plant (Applicable only if specified above)	\$300	\$500
Standard Excess - All Other Specified Plant (Applicable only if specified above)	\$300	\$500
Deterioration of Refrigerated Stocks - 10% of the Loss (Applicable only if specified above)		\$0

Section 9 - Fire: Fencing, Farm Machinery and Sundry Items

— Section Excesses

	Was	Is now
Standard Excess	\$300	\$500

Section 10 - Fire: Livestock — Section Excesses

	Was	Is now
Standard Excess	\$0	\$500

Section 11 - Farm Working Dogs — Section Excesses

Standard Excess	\$0
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Section 12 - Livestock — Section Excesses

Standard Excess	\$0
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Section 13 - Farmers' Liability — Section Excesses

Personal Injury Excess	\$0	
Property Damage Excess	\$500	
Moral Obligation Option Excess (if Optional Extension shown above)	\$100	
	Was	Is now
Homestay or Farm Hosting Excess (if Optional Extension shown above)	\$300	\$500

Section 14 - Dwelling — Section Excesses

	Was	Is now
Standard Excess	\$300	\$500
Standard Excess - Tenanted Dwellings	\$300	\$500
Standard Excess - Holiday Homes	\$300	\$500
Earthquake Excess	\$300	\$500

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Section 15 - Contents of Dwelling — Section Excesses

	Was	Is now
Standard Excess	\$300	\$500
Excess - Landlord's Contents	\$300	\$500
Excess - Holiday Home Contents	\$300	\$500
Earthquake Excess	\$300	\$500

Section 16 - Personal Effects — Section Excesses

	Was	Is now
Standard Excess	\$300	\$500

Section 17 - Private, Farm and Business Vehicle: Private and Business Vehicles — Section Excesses

	Was	Is now
Standard Excess (Qld, NSW, Vic)	\$400	\$500
(Tas, SA, WA)	\$300	\$500

	Was	Is now
Excess - Caravans and Trailers	\$300	\$500
Additional Excess - Drivers under 21 years old		\$800
Additional Excess - Drivers 21-24 years old		\$400

Section 17 - Private, Farm and Business Vehicles: Farm Vehicles — Section Excesses

	Was	Is now
Agricultural Farm Vehicles Standard Excess - 1% of sum insured - minimum	\$300	\$500
Farm Bikes - Standard Excess - 1% of sum insured - minimum	\$300	\$500
Farm Trucks & Utes - Standard Excess - 1% of sum insured - minimum	\$400	\$500
Additional Excess - Drivers under 21 years old		\$800
Additional Excess - Drivers 21-24 years old		\$400

Section 17 - Private, Farm and Business Vehicles: Farm Vehicles — Section Excesses

Prime Movers - Standard Excess - 1% of sum insured - minimum	\$500
Additional Excess - Drivers under 25 years old	\$500

NOTE: The Applicable Excesses shall Double if the loss or damage occurs whilst tipping.

NOTE: The Applicable Excesses shall Double in the event that the vehicle is being used in any form of agricultural contracting activities at the time of loss or damage.

Section 18 - Personal Accident and Sickness

— Deferment Period

Insured Event C: Weekly Full disablement by injury	7 days
Insured Event D: Weekly Partial disablement by injury	7 days
Insured Event E: Weekly Full disablement by illness	7 days
Insured Event F: Weekly Partial disablement while convalescent from Result E	7 days

Section 19 - Pleasure Boat — Section Excesses

	Was	Is now
Standard Excess - Jetski's	\$300	\$500

	Was	Is now
Standard Excess - except Jetski's	\$300	\$500

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