



Insurance

The questions you need to be asking!

Fire is a horrible thing to have go through your farm, and the subsequent insurance claims can be complicated and drawn out.

Farm insurance and crop insurance policies are so widely varied, so make sure you ask plenty of questions.

This ensures that your insurer can cover as much damage as possible, plus can help you protect your business against the ongoing effects of the fire.

Crop

- The areas that are driven through and run down while fire fighting
- Stubble for already harvested area
- Post harvest grain stored in bins, silo bags and bunkers
- Is stubble covered for post harvest grazing?

Fencing

- Cost of labour to remove the old fencing
- How many kilometers of fencing are covered
- Cost of replanting tree along the fence line
- Planning for the refencing covered so it can be done to soil type

Pasture & Stock

- Loss of feed and soil cover
- Agistment if required
- Purchasing fodder to feed livestock after loss of pasture
- Water equipment tanks, troughs, pipe for livestock
- Livestock that stray onto crops
- Temporary fencing costs

Farm

- Removal of debris
- Employee tools of trade and clothing
- Water equipment tanks, troughs, pipe
- Soil erosion mitigation; seed, seeding, delving , tillage, clay spreading
- Overtime costs for employees being required for additional time
- Damage to neighbor's fire fighting equipment
- Farm planning expenses
- Water systems, searching for water leaks etc
- Replenishment and repair of fire equipment
- Business interruptions
- Unspecified Machinery/Tools, Motorbikes etc
- Tree Replanting
- Deterioration of farm produce
- Water Authority charges
- Rewriting of records

Private Home

- Clean up of Debris, is it included in the sum insured or on top
- Temporary accommodation
- Does the sum insured include tanks, garden sheds, fencing etc
- Replanting trees and shrubs
- Firefighting Equipment
- Counselling cover for you and your family.

Key Tips

- **Don't be in a rush to close the claim**
- **Ask plenty of questions to your assessor, agent, broker.**
- **Get a copy of the insurance policy PDS (product disclosure statement) and read through it with a highlighter for more questions.**
- **Ask for help!**

**Printed copies of this
presentation are available**

**Feel free to speak with Matt for
any further questions**