

FARM & LIFESTYLE BLOCK INSURANCE

Farmer's Employer's Liability



Summary of changes

Your Agriplan policy has been updated it's now written using plain language principles making it easier to navigate and understand what you are, and are not, covered for. We've also made changes to the cover provided by the policy.

This booklet provides a summary of key policy changes but it's important to take the time to familiarise yourself with this new wording. Access it online at vero.co.nz/rural. If you're unsure how changes may impact you or you have questions about the cover please reach out to your broker or adviser who can provide guidance.

Farmer's Employer's Liability



Key changes to the policy are provided below, including the page number where you can find the relevant clause in your new policy wording. Red shading indicates cover is less favourable than what was offered previously, or there is new criteria. The policy wordings are where you will see full terms, conditions and exclusions.

This policy was previously called 'Employer's Liability' and is referred to as 'Employer's Liability' on your policy schedule. The Farmer's Employer's Liability policy wording will apply from your current renewal.

Section	Overview of what's changed	Page
Building or home defects and mould	Clarification that there isn't legal liability cover for damage to property or personal injury that is in any way connected with micro-organisms, gradual deterioration, failing to meet building codes, failing required standards or failure to prevent water and moisture penetration in buildings and structures.	5
Communicable disease	The policy won't cover anything related to human, animal, plant or other diseases that can be transmitted directly or indirectly between organisms. This includes viruses, bacterium, parasites, or other organisms. Nor will it cover claims related to infectious or quarantinable diseases. Refer to the policy wording for full details.	5
Cyber acts and incidents	The policy won't cover any loss, damage, liability, cost or expense related to cyber acts or incidents. However, we'll cover resulting loss to your property provided it hasn't been excluded under another section of the policy. Refer to the policy wording for full details.	6
Employment Court or Employment Relations Authority cases	We will not cover any damages or defence costs for cases that are, or should be, before the Employment Relations Authority or Employment Court.	6
Fire and Emergency Act 2017	If you're lighting a fire, you must comply with the Fire and Emergency Act 2017, local legislation and rules, to be covered by this policy.	7

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

