agricrop

crop insurance solutions

Authorised Financial Services Provider

MUTUAL & FEDERAL | agri

PROTECTING WHAT'S IMPORTANT TO YOU

A member of the OLDMUTUAL Group

You can't depend on the success of your crop but you can rely on Mutual & Federal.

At Mutual & Federal Agri we always ensure your peace of mind. Our crop insurance product is flexible enough to address your needs, but still solid in the protection it offers.

Mutual & Federal Agri offers more than just insurance, we offer a complete understanding of your business.

agricrop – The product of choice for the modern farmer.

Mutual & Federal Agri Crop Insurance

Mutual & Federal Agri offers in principle a single crop insurance policy with a definite distinction between direct and systemic perils.

Under the direct perils section cover is provided against the following risks:

- Hail
- Fire
- Transit
- Frost (Conditions apply)

Hail cover is available at various indemnification options. These options ensure affordability to the farmer in obtaining crop insurance in accordance to individual needs.

Professional independent assessors conduct loss assessments. This corps is country wide available for quick and accurate assessments.

Systemic perils are defined by the following risks and cover is offered in the loss of yield mass as a result of these perils:

- Drought and excessive heat waves (irrigation crops excluded)
- Frost
- Excessive rainfall
- Uncontrollable plant diseases and pests
- Wind damage
- Consequential loss due to hail

Additional to the loss in yield mass, losses due to downgrading on maize are also covered.

Cover under this section is on offer at various guarantee levels, reflecting the risk profile of the farming unit and its environment.

Coverage will be accepted on the prerequisite that both sections are written.

With this extended risk cover, Mutual & Federal Agri offers the modern farmer total peace of mind and cover at affordable premiums.

Benefits

- An all-in-one policy; one product, one document and one premium for all your short-term insurance needs
- Peace of mind that the product is backed by a company with tremendous financial strength
- With offices throughout the country, Mutual & Federal is a leading short-term insurance company in southern Africa
- Policies can be tailored to suit your needs

Contact us

For further details, please contact:

Mutual & Federal Agri

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Or alternatively contact your broker or visit our website at **www.mf.co.za** for more details on the sales office most convenient to you.

This brochure is for promotional purposes only. The full terms, conditions and exclusions of cover are contained in the policy wording.

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