

# agriculture assets insurance solutions

## agriplus – Agriculture Assets Insurance Policy

Mutual & Federal Agri offers **agriplus**, a flexible agriculture asset insurance product that caters for the insurance needs of the modern farmer.

This quality product is backed by service excellence and support via a national branch network, with sales offices throughout the country. Insuring your farming business with Mutual & Federal gives you peace of mind knowing that you are protected by a company with tremendous financial strength.

The **agriplus** product allows you flexibility to select from a wide range of covers to provide you with the protection you need.

## agriplus – the product of choice for the modern farmer.

The **agriplus** product offers you a comprehensive range of cover

- Houseowners and Householders
- Personal and Business all risks
- Electronic equipment
- Fire and Buildings combined
- Office contents
- Business interruption
- Vehicles
- Irrigation systems on wheels and center pivots
- Motorboats, yachts and small craft
- Accounts receivable
- Theft, Money and Glass
- Fidelity guarantee
- Transit
- Accidental damage
- Personal liability and Extended personal legal liability
- Public liability other than or including Commercial hunting and game viewing
- Employers liability
- Umbrella and Broadform public liability
- Personal accident, Group personal accident and Stated benefits
- Livestock and Pedigreed animals
- Machinery breakdown (Loss of profits and deterioration of stock)

You also have the flexibility to select from a range of options to suit your individual requirements (inter alia)

### Houseowners

- Special replacement of geysers, under this option a conventional geyser may be replaced by a solar or gas geyser

### Householders

- Home industry stock-in-trade and equipment

### Vehicles

- Comprehensive
- Third party, fire and theft
- Third party and fire
- Third party only
- Transit cover for contents of spraying equipment
- Electronic equipment used for precision farming (Tractors and combines)

### Irrigation systems on wheels and center pivots

- Comprehensive
- Third party, fire and theft
- Third party and fire
- Third party only

### Group personal accident and Stated benefits

- Motor vehicle accident limitation

### Public liability

- Commercial hunting and/or game viewing activities
- Spread of fire
- Extended fire extinguishing charges cover
- Guesthouses (accommodation and lodging)

## Additional cover automatically included (inter alia)

### Houseowners

- Temporary repairs and measures after a loss
- Monthly inflationary increase
- Property owner's liability

### Fire and Buildings combined

- Temporary repairs and measures after a loss

### Householders

- Tenants liability, Public liability and Common law liability to domestic servants

### Personal accident

- Farm murders, double compensation following upon death up to a maximum amount

### Public liability

- Droving and escaping of animals and stray animals
- Animals at shows and auctions
- Animals not belonging to the insured
- Crop spraying (excluding aerial spraying)

## Benefits

- Fast Track Claims services
- 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

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

## Contact us

Contact your broker or visit our website at [www.mf.co.za](http://www.mf.co.za) for more information on the **agriplus** product and the sales office most convenient to you.