



PROVIDING PROTECTION AND REDUCING RISK

A large red tractor with a front loader is parked in a field of golden-brown crops under a cloudy sky. The tractor is the central focus of the image.

AGRICULTURE PRODUCT INFORMATION

UNDERWRITTEN BY

GUARDRISK 
TAILORED RISK SOLUTIONS

IUM's tailor-made
agriculture product is
specifically designed
for the farmer, and
provides bespoke cover
unique to this sector.

Agriculture insurance solution

This product has been developed to protect the farmer from a wide range of risks, both human and physical, inherent in the demanding farming environment.

This product provides cover for loss of or damage to the following property typically found at a farm, including financial loss suffered by you as a result of such loss or damage causing an interruption to the farming activities as well as any liabilities arising therefrom or associated thereto:

- Buildings, warehouses, staff accommodation, offices, production lines, laboratories, and tank farms
- Houses, guest accommodation and tasting rooms
- Conference and spa facilities
- Shops, delis and bakeries
- Restaurants, coffee shops and cafés
- Stock, contents and personal belongings
- Library items, works of art, historical documents and manuscripts
- Vehicles, vintage collections, agricultural equipment and machinery
- Re-establishment costs for ground preparation, including fertilisers, fungicides and insecticides
- Growing tunnels and similar structures including the contents therein
- Irrigation systems and central pivots
- Livestock and game
- Petting zoo facilities
- Paddocks, game fencing and boundary fences
- Golf courses and bowling greens
- Property on display or for sale at craft markets, trade shows, exhibitions and museums



Contact us

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What makes this product unique

General

- IUM is able to provide up to R1.437 billion capacity per any one location
- Full capacity can be deployed on any risk without referral or facultative support
- Participation on risks can be provided as a lead or follow market
- Reinsurance program placed with A-rated reinsurance markets
- Advanced risk management solutions offered to all clients to avoid underwriting losses at claims stage
- Broadform liability can be provided up to R250 million per any one policy
- Personal insurance sections can be added to the same policy

Agricultural property

Cover is provided for loss of or damage to buildings, plant, machinery, office contents, stock and materials in trade or any other property you are responsible to insure, including loss of rent payable or receivable, caused by the following perils:

- Fire and explosion, including damage caused by smoke
- Lightning and thunderbolt
- Earthquake
- Storm, wind, water, hail or snow
- Impact by aircraft, rocks, stones, boulders, meteorites, asteroids, animals, trees, aerials, satellite dishes, vehicles, railway locomotives and rolling stock
- Malicious damage
- Leakage and discharge from any sprinkler, drencher system or fire extinguishing installation/appliance
- Leakage of oils and chemicals
- Subsidence, landslip and heave
- Charring
- Power surge
- Theft
- Accidental damage





Cover is also provided for loss of or damage, caused by defined perils, to:

- Cultivars
- Growing tunnels or other structures (plastic, shade cloth, nets, poly-carbon and fiber glass)
- Paddocks, game fencing and boundary fences
- Re-establishment costs for ground preparation, including fertilisers, fungicides and insecticides
- Trellises

Contamination of own milk

Cover is provided for direct financial loss incurred by you, resulting from:

- The destruction, non-purchase or non-collection of raw milk by a commercial purchaser due to the inhibitory residue exceeding the maximum allowable levels
- The destruction of raw milk contained in a tanker of any commercial purchaser due to contamination by the addition of milk purchased from and delivered by you containing inhibitory residue exceeding the maximum allowable levels
- Deterioration of raw milk contained in your refrigeration unit or freezer caused by accidental, unforeseen and sudden physical damage to any of the refrigeration machinery or the failure of water, gas or electricity thereto

Business all risks

All-risks cover is provided for loss of or damage to property belonging to your business or for which you are responsible to insure, occurring anywhere in the world.

Cover is extended to include loss of property as a result of remote jamming.

Cover is also available for loss of or damage to certified liquid nitrogen insemination flasks or containers, including the contents therein, arising from loss of vacuum.

Goods in transit

All-risks cover is provided for loss of or damage to property owned by you or for which you are responsible whilst being transported inland by you, on your behalf or to you, by road, rail, domestic flight or post. Ropes, tarpaulins and packing materials in connection therewith, are also covered.

Cover is also provided for loss of or damage to:

- Pesticides, herbicides and/or fertilizers in transit, including loss of or damage during the application process to crops and land

- Neighbours property transported by you on their behalf

Livestock and game in transit

All-risks cover is provided for loss or death of livestock or game whilst being transported by you inland, by road or rail.

Cover is also provided for the:

- Administration of any medication in an attempt to preserve the animals life
- Intentional slaughter for humane reasons
- Disposal of carcasses

Irrigation systems

Cover is provided either on an all-risks basis or following defined perils for loss of or damage to agriculture centre pivots used for farming purposes or irrigation systems used in sporting grounds or gardens, including the electrical system and ancillary components forming an integral part thereof.

Leisure sporting facilities

Cover is provided for damage to golf courses or bowling greens you own or you are responsible to insure, including the bunkers, bridges, dams, ponds, watercourses and similar features forming part thereof, caused by defined perils.

Livestock

Cover is provided for death of your livestock on your premises following any accident, illness, disease or defined peril and theft of livestock from your premises.

Cover is also provided for:

- Death of livestock during droving
- Death of livestock whilst being transported to a show or auction and whilst on the show grounds
- Veterinarian fees incurred for the treatment of livestock solely for the prevention of death
- Disposal of carcasses
- Costs incurred to transport replacement livestock to your premises





Game

Cover is provided for death of your game on your premises following:

- Fire
- Smoke
- Lightning and thunderbolt
- Explosion

Business interruption

Cover is provided for loss of profit, rental income or revenue following interruption of or interference with the business in consequence of damage to your buildings, plant, machinery, contents, stock and materials in trade, irrigation systems and leisure sporting facilities caused by the following perils:

- Fire and explosion, including damage caused by smoke
- Lightning and thunderbolt
- Earthquake
- Storm, wind, water, hail or snow
- Impact by aircraft, rocks, stones, boulders, meteorites, asteroids, animals, trees, aerials, satellite dishes, vehicles, railway locomotives and rolling stock
- Malicious damage
- Leakage and discharge from any sprinkler, drencher system or fire extinguishing installation/appliance
- Leakage of oils and chemicals
- Subsidence, landslip and heave
- Charring
- Power surge

Cover can be extended to include loss following interruption of or interference with the business in consequence of a claim paid or liability being admitted under the following sections:

- Accidental damage
- Deterioration of stock
- Glass
- Goods in transit
- Money
- Theft

Cover can also be extended to include loss suffered by your business in consequence of:

- Adverse weather conditions of sufficient intensity and/or strength with the potential to cause damage to property or injury to persons
- Bomb threat in the vicinity of your premises
- Closure of your business due to defective sanitary arrangements at your premises
- Closure of your business due to noxious fumes in the vicinity of your premises
- Closure of your business due to vermin or pests at your premises
- Death of game by a bushfire or wildfire
- Food or drink poisoning at your premises
- Guests failing to settle their account on final departure from your premises
- Having to return deposits upon cancellation of bookings for accommodation
- Loss of liquor license
- Murder, suicide, armed robbery, malicious or terrorist activities (whether actual or hoax) at your premises
- Pollution of any sea, beach, waterway, dam or river in the vicinity of your premises
- Prevention of access to your premises
- Special events not being able to take place
- Summons of you or any of your directors, partners or employees to appear as a witness in court proceedings

Cover can further be provided to include loss following interruption or interference with your business in consequence of damage occurring at the following situations or damage to your property located at such situations:

- Additional premises
- Contract sites
- Manufacturers or processors of components, goods or materials upon which your business is dependent
- Premises of direct customers
- Premises of direct suppliers
- Public telecommunications supplier
- Public utilities suppliers
- Rail, road and air service premises
- Storage sites





Accounts receivable

Cover is provided for loss suffered by your business in consequence of you being unable to trace or establish the outstanding debit balances, due to your books of account being lost or damaged as a result of an accident or misfortune, whilst at:

- Your premises
- The residence of any director, partner or employee
- The premises of your auditor or professional accountant
- Any other place for safekeeping

Theft

Cover is provided for theft of, or malicious damage caused during theft to, contents and stock owned by you or for which you are responsible, whilst contained in any building at your premises.

Cover is also provided for theft of, or malicious damage caused during theft to, buildings occupied by you.

Cover can be extended to include theft of, or malicious damage caused during theft to the following, whilst located at your premises:

- Containers stored in the open, including their contents
- Contents located in public access areas within any building
- Fuel in underground tanks
- Property stored in the open
- Tenants' improvements, including fixtures and fittings forming part of the building you occupy and for which you are responsible to insure
- Underground cables and pipes

Money

All-risks cover is provided for loss of money used in your business, whilst at your premises, in transit to and from the bank, at your place of residence or on your person whilst travelling on a business trip anywhere in the world.

Cover is also provided for:

- Loss of money extorted from any director, member, partner, trustee, or employee of your business, or a relative of any such person, that is threatened with physical harm
- Loss of or damage to receptacles on your premises
- Loss of money resulting from illegal use of your business bank cards
- Loss resulting from fraudulent electronic fund or airtime transfers

Contingency cover is also provided for loss of or damage to money in transit, where such money is insured by another insurer who fails to indemnify the loss or the limit of indemnity provided is insufficient to cover the loss you suffered.

Glass

Cover is provided for loss of or damage to internal and external glass (including mirrors), signwriting and treatment thereon, on your property.

Cover is also provided for damage to:

- External advertising signs, blinds and canopies (including signwriting and treatment thereon), manufactured of glass, plastic, perspex or similar brittle material
- Sanitary ware

Fidelity

Cover is provided for financial loss suffered by you as a result of theft of money, stock or other property belonging to you or for which you are responsible, committed by your employees or in collusion with others.

Cover is also provided for financial loss resulting from computer fraud and extortion.

Motor

Comprehensive cover is provided for loss of or damage to any vehicle owned, hired or leased by you, including cover for accessories and spare parts as well as liability for damage to third party property arising from the use of such vehicle. Damage to vehicles caused by potholes, loss of fuel during an accident and loss of use of a vehicle following an accident are also covered. This cover is available without an excess being payable.

Cover is also provided for loss of or damage to:

- Combine corn head and cutting platforms
- Contents of 4X4 or off-road vehicles
- Contents of the spraying equipment tanks
- Damage to tyres or tracks of agricultural tractors, harvesters and agricultural implements
- Electronic equipment used for precision farming tractors and combines
- Unspecified agricultural implements





Electronic equipment

All-risks cover is provided for loss of or damage to portable and non-portable electronic equipment, owned, hired or leased by you, or for which you have accepted responsibility to insure, including the cost of data reinstatement.

Electronic equipment: Business interruption

Cover is provided for loss of profit or revenue following interruption of or interference with your business in consequence of the loss of or damage to electronic equipment insured under the electronic equipment section.

Machinery breakdown

Cover is provided for damage to plant, machinery and ancillary equipment (including electronic equipment forming an integral part thereof), owned by or leased to you, or for which you have accepted responsibility to insure, caused by breaking, distortion or electrical burn out of the plant, machinery or any part thereof.

Machinery breakdown: Business interruption

Cover is provided for loss of profit following interruption of or interference with your business in consequence of the damage to plant, machinery, and ancillary equipment insured under the machinery breakdown section.

Deterioration of stock

All-risks cover is provided for the deterioration, putrefaction or contamination of stock contained in any cold room, fridge, freezer or controlled atmosphere chamber insured under the machinery breakdown section, resulting in it no longer being fit for human consumption or for its intended function or purpose, occurring as a result of the:

- Accidental switching off of the electricity supply
- Breakdown of or damage to the temperature controlling and monitoring apparatus
- Escape of refrigerant fumes
- Failure of public power supply
- Loss of or damage to electricity supplying cables
- Non-deliberate wrongful setting of any thermostatic device

Cover is also provided for the:

- Cleaning and decontamination of the cold storage area
- Costs of obtaining a condemnation certificate issued by an environmental health officer
- Disposal of the condemned goods

Construction plant all risks

All-risks cover is provided for damage to mobile construction plant and equipment used on your premises or contract sites, in the course of your business, including liability for injury to third parties or damage to third parties' property caused whilst operating such plant and equipment. Cover for replacement plant and equipment hired-in can also be included.

Accident benefits

Compensation is provided for death and disability resulting from an accident which can occur at work or after hours, 7 days a week, and includes reimbursement of medical expenses incurred in relation thereto. This compensation is paid over and above any compensation received under the COID Act.

Public and Products liability

Cover is available to indemnify you for costs, expenses and compensation you may be legally liable to pay arising out of injury to third parties or damage to third parties' property caused by:

- You or your employees in the operation of your business
- Animals whilst being droved on public roads
- Escape of wild animals through the perimeter fences of your premises, including the cost incurred to recover and relocate the wild animals to your premises
- Animals at shows, auctions or any other location where such animals are temporarily kept or housed
- Animals straying from your premises or straying from any other location where such animals are temporarily kept or housed
- An attack by a wild animal occurring on your premises
- Aerial and non-aerial crop spraying on your premises
- Hunting activities arranged by you and occurring on your premises
- Spread of fire from your premises to neighbouring farmlands or veld and can be extended to include damage caused to crops, plantations, sugarcane plantations and forests
- Flood arising from the collapse of dam walls and canals occurring on your premises





- Any actual or alleged neglect, error or omission by you or your employees in the conduct or execution of duties or services provided in the course of your business
- Damage to third party property temporarily in your care, custody and control for storage
- Any tangible property including containers, packaging and labels after it has left your custody or control which you have designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired
- Food and drink supplied for consumption on your premises
- Outdoor activities such as horse riding, hiking, game watching, game drives, swimming, abseiling, diving, mountain biking, outdoor obstacle courses, canoeing, boating and camping
- Educational, cultural, sporting, musical, fireworks, wedding, religious or fundraising events, tours or exhibitions organised by you at your premises

Cover is also available for costs and expenses which you shall become legally liable to pay as a result of:

- Extinguishing or fighting a fire, including water bombing activities by air or any other fire extinguishing methods, to prevent the spreading of fire from your premises to any third party property
- The call out and assistance of a Spotter Plane belonging to Working on Fire (WOF) which has been requested by the Fire Protection Officer of a registered Fire Protection Association for the purposes of spotting the fire or guiding the helicopter or other aircraft required for water-bombing to the site of the fire
- The replacement of lost or damaged guests' laundry or personal property

Employee to employee liability

Cover is provided to indemnify your employees for costs, expenses and compensation they may be legally liable to pay for injury caused to another employee occurring in the scope of their employment with you.

Employment practices liability

Indemnifies you for damages you may be legally liable to pay following actual or alleged:

- Employment related sexual harassment
- Oral or written publication of material that, defames or violates the right of privacy
- Unfair conduct relating to employment, promotion, demotion or training

- Unfair discrimination
- Unfair dismissal, suspension or other disciplinary action
- Unfair refusal to employ a qualified applicant for employment

Directors and officers

Indemnifies a director or officer of your business for legal defence costs incurred to defend a claim made against them for actual or alleged wrongful breach of trust, breach of fiduciary duty, error, omission, misstatement, misleading statement or any other wrongful act or omission.

Personal legal liability

Indemnifies you for costs, expenses and compensation you may be legally liable to pay arising out of accidental death, bodily injury or illness of any person or accidental physical loss or damage to property caused by you, your spouse or any other family member normally residing with you, anywhere in the world.

Houseowners

Cover is provided for loss of or damage to all buildings and outbuildings at your private residence including any fixtures and fittings that belong to you.

Cover is also provided for loss of or accidental damage to fixed machinery, motors and built-in appliances installed at your private residence for domestic use.

Cover is included for damage to those parts of a building susceptible to powers surges and fluctuations from accidental changes in the power supplied by a public supply authority.

Householders

Cover is provided for loss of or damage to the household contents, personal property and office furniture of your private residence and outbuildings including property in the open within your premises.

Cover is also provided for loss of or damage to fixtures and fittings that you have installed as a tenant of a private residence.

Cover is further provided for loss of or damage to personal property whilst away from your private residence for:

- Safe-keeping at a building you temporary occupy, hotel, guesthouse, club, bank, safety deposit box or registered furniture storehouse
- The purpose of altering, renovating, repairing, cleaning or dyeing
- Personal use inside any office where you are employed





Cover is included for loss of or damage to personal property whilst being transported by a furniture removal company and stored at a registered furniture storehouse for the purposes of relocating to a new address.

Cover is also available for loss of or damage to:

- Home-industry goods or merchandise kept at your private residence for sale or distribution
- Tools and machinery kept at your private residence for use in your personal home-run business

Personal all risks

Cover is also provided for loss of or damage to personal property anywhere in the world.

Cover is also provided for loss of personal property as a result of remote jamming of the vehicle containing such personal property.

Watercraft

All-risks cover is provided for loss of or damage to watercraft, including contents and accessories therein, outboard motors and trailers, used in your private and personal capacity, as well as certain watercraft used for commercial recreational purposes.

Cover is provided whilst such watercraft are used on water within the Republic of South Africa and Namibia and up to 20 (twenty) kilometres from the shores of these countries.

Cover may also be included for loss of or damage to watercraft used in international inland waters, on request.

Liability cover is also available to indemnify you for legal liability which could arise as a result of injury to third parties or damage to third parties' property caused whilst operating or towing your watercraft.



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