



To find out more simply call 1300 650 254

rma network CROP INSURANCE PROGRAM

RMA IB has formed a partnership with CGU Insurance Limited (CGU); together we understand the land and have developed a simple solution for protecting the rma network and their customers.

As an rma network Member you will have access to competitively priced Crop Insurance Solution with enhanced coverage.

Referral Income from this Program will be re-directed back to your business.

What makes this the best Product

Agreed Value – You select the value per tonne for each crop. You are then guaranteed this value in the event of a claim.

Reducing Excess – The excess gradually reduces when the claim exceeds 20% of the sum insured. The larger the claim, the less the excess you pay

This table highlights the advantage of a reducing excess compared to a flat excess which most other policies have.

AMOUNT OF DAMAGE	STANDARD FLAT 5% EXCESS	CGU REDUCING 5% EXCESS	CGU REDUCING 10% EXCESS
\$10,000	\$5,000	\$5,000	\$0
\$20,000	\$15,000	\$15,000	\$10,000
\$30,000	\$25,000	\$30,000	\$25,000
\$40,000	\$35,000	\$40,000	\$40,000
\$50,000	\$45,000	\$50,000	\$50,000
\$60,000	\$55,000	\$60,000	\$60,000
\$70,000	\$65,000	\$70,000	\$70,000
\$80,000	\$75,000	\$85,000	\$85,000
\$90,000	\$85,000	\$100,000	\$100,000
\$100,000	\$95,000	\$100,000	\$100,000

Figures are based on a Sum insured of \$100,000. The left hand column represents the amount of damage. The other columns show how claim would be settled.

Extra Harvest Allowance – For claims over 70% of the sum insured that are not a total loss. CGU will top up the claim with half the difference between the % loss and 70%. For example, if your crop suffers 90% damage, they will pay you 100%

Straying Stock – covers damage to your growing crops up to \$100,000 as a result of straying livestock.

Chemical Overspray – \$100,000 cover as a result of damage from chemical overspray within 2km on non owned adjoining property. Also cover for spraying done by independent contactors on your property.

Stored Crop – \$100,000 coverage for damage by wind or water to harvested seed/hay stored in a fully enclosed silo. \$10,000 coverage for loss or damage by wind or water on stored crop held in a grain sock, silo bag or grain bunker

Transit & temporary removal – \$100,000 cover due to accidental loss or damage, including contamination during transport.

Temporary Removal - \$100,000 cover in place. Limited for damage caused by wind & water to \$10,000

Other Benefits

- Harvested seed is covered at property
- Harvested seed is covered in transit
- Standing Straw is covered after harvest
- Resowing subsidy included
- Payment of premium after harvest
- Protection from first emergence
- Automatic cover for current season's crops for those who are insured in previous season
- Up to \$25,000 for feeding agisting or transporting livestock when standing straw damaged by fire

RMA Insurance Brokers

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On-line System Access

RMA Insurance Brokers is able to give you access to online quote & bind tools. This allows you to provide a quote to your clients immediately and bind cover if required. The on-line system also allows you to adjust and alter estimates during the policy period up to the final revision date..

The screenshot shows a web application interface for CGU. At the top left is the CGU logo. Below it are two buttons: 'New Policy' and 'Search'. On the right, there is an 'Options ...' dropdown menu. The main content area is titled 'Search' and contains a form with three columns: 'Search Options', 'Cover Status', and 'Sort Options'. The 'Search Options' column has input fields for Client Name, Property, Policy Number, Postcode, and Shire. The 'Cover Status' column has checkboxes for Completed, Quoted, Pending, Lapsed, and Referral. The 'Sort Options' column has radio buttons for Client Name, Property, Postcode, and Shire. Below the form are 'Search' and 'Clear' buttons. A message box at the bottom of the form area displays the text: 'NO RESULTS WERE FOUND MATCHING YOUR SEARCH CRITERIA.' There is also a 'Help' link at the bottom left of the interface.

On-line Training System Access

To be part of this program you would need to complete an online training module to ensure you understand the process and covers available to customers. It is extremely important that only accredited people "Deal and Advise" in this product. This accreditation can only be obtained by completing our training modules and authorised by RMA Insurance Brokers.

Welcome

Crop Insurance

You have launched the **Crop Insurance** module, training provided by IAG Commercial Insurance Technical Development

Before you start, review this basic information about the course:

[Module Structure](#)

[Helpful Tips](#)

[Read Module Disclaimer](#)



Our advice to you will be general only and does not take into account your personal needs, objectives or financial situation.