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You've been impacted by the recent wild weather – what you need to know about your rural claim

We understand the damage caused by Cyclone Gabrielle and the recent wild weather is stressful for your customers and we're standing by to help them get back on their feet as quickly as possible. Here's some information for you and/or your customer.

What should I do if my property has been impacted by silt?

If you and/or your customer can safely remove the silt from their property, we recommend you do so as soon as possible.

The Farm Assets policy includes cover for removing debris (including silt) if it is required to allow the repair or replacement of a damaged building for which we have accepted a claim.

We can't help with removing silt from pasture or waterways, as these areas are not covered by the policy.

I have a lot of flood-damaged animal feed and I'm worried about how I'm going to feed my stock. What should I do?

We cover animal feed stored in sheds or silos that have been damaged by flood or landslip up to the policy limit. We also cover flood-damaged animal feed that has been harvested and is in the open.

There is no cover for growing crops, such as animal feed standing in a field, or harvested but not yet bailed.

I have lost a number of cattle and they will be expensive to replace. Is there any cover for the stock I have lost?

If you and/or your customer have listed your livestock individually on your Livestock policy those animals will be covered for death caused by drowning/flood.

Can you help with my damaged culverts, farm bridges or underpasses?

Culverts, which carry water under a road, drive, or track, are an optional benefit under the Farm Assets policy wording. If this benefit was purchased prior to the loss, there will be cover to repair or replace the flood-damaged culvert.

However, the culvert, pipe, or conduit must be physically damaged, not just displaced or blocked. We'll pay the cost to repair, rebuild, or replace the culvert pipe, whichever is less, but not for any earthworks.

If the farm bridge structure has been damaged by the flooding, there will be cover for the cost of repairing that damage. However, any erosion of adjacent banks or land is not covered. We do not cover the additional cost of extending a bridge that is no longer able to span a waterway widened by erosion.

We do not cover flood damage to underpasses.

Is bulk fertiliser covered?

There is cover for flood-damaged "bulk fertiliser in the open" (as well as lime) if you selected the optional extension before the flooding and it is shown on the policy schedule.



I have had flood water right through my sheep and cattle yards and fencing has also been damaged. How can I find out how much cover I have for this damage?

Your Farm Assets policy schedule will show the amount of cover available for flood-damaged fences or sheep and cattle yards. If they form part of a farm building, they will be covered as part of that building.

The tanker was unable to get to my farm to collect the milk and I had to dump it. Is there anything you can do to help?

There is cover for milk up to a limit of \$10,000 for any one event if the dairy company is unable to collect the milk because there is property damage or because there is a transport route blockage.

There is also cover for milk that has deteriorated due to an accidental stoppage, damage, or malfunction of refrigeration machinery at your farm.

I've lost income and incurred additional expenses because of the flooding, am I covered?

You and/or your customer may have limited cover available under the Farm Assets policy, or more extensive cover if you've purchased Farming Operations Interruption cover before the event and it is shown on your schedule.

For assistance on what additional costs or lost revenue we may be able to cover please refer to your claims handler or broker/advisor.

You may also qualify for an additional cash payment benefit called Flood Recovery. The amount of financial loss to your specified farm buildings/assets required to qualify and the amount we will pay in cash is shown on your schedule.

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