

Effective 15 December 2023



FARM & LIFESTYLE BLOCK INSURANCE

Farmer's Statutory Liability



Summary of changes

Your Agriplan policy has been updated it's now written using plain language principles making it easier to navigate and understand what you are, and are not, covered for. We've also made changes to the cover provided by the policy.

This booklet provides a summary of key policy changes but it's important to take the time to familiarise yourself with this new wording. Access it online at vero.co.nz/rural. If you're unsure how changes may impact you or you have questions about the cover please reach out to your broker or adviser who can provide guidance.



Farmer's Statutory Liability



Key changes to the policy are provided below, including the page number where you can find the relevant clause in your new policy wording. Red shading indicates cover is less favourable than what was offered previously, or there is new criteria. The policy wordings are where you will see full terms, conditions and exclusions.

This policy was previously called 'Statutory Liability' and is referred to as 'Statutory Liability' on your policy schedule. The Farmer's Statutory Liability policy wording will apply from your current renewal.

Section	Overview of what's changed	Page
Building or home defects and mould	Clarification that there isn't legal liability cover for damage to property or personal injury that is in any way connected with micro-organisms, gradual deterioration, failing to meet building codes, failing required standards or failure to prevent water and moisture penetration in buildings and structures.	6
Communicable disease	The policy won't cover anything related to human, animal, plant or other diseases that can be transmitted directly or indirectly between organisms. This includes viruses, bacterium, parasites, or other organisms. Nor will it cover claims related to infectious or quarantinable diseases. Refer to the policy wording for full details.	6
Cyber acts and incidents	The policy won't cover any loss, damage, liability, cost or expense related to cyber acts or incidents. However, we'll cover resulting loss to your property provided it hasn't been excluded under another section of the policy. Refer to the policy wording for full details.	7
Employee claims	The policy won't cover any penalties or defence costs connected to any existing or intended contract with current, former, or prospective employee unless the investigation, inquiry, or prosecution is under the Health and Safety in Employment Act 1992 or the Health and Safety at Work Act 2015.	7
Fire and Emergency Act 2017	If you're lighting a fire, you must comply with the Fire and Emergency Act 2017, local legislation and rules, to be covered by this policy.	8
Forestry	The policy won't cover your legal liability, penalties or defence costs associated with harvesting, maintaining trees or forestry waste.	8

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

Section	Overview of what's changed	Page
Inland Revenue Department	The policy won't cover any penalties or defence costs resulting from any action by Inland Revenue or similar agency.	8
Non-statutory prosecutions	The policy won't cover any penalties or defence costs resulting from investigations, inquiries, or prosecutions by parties that are not statutory authorities unless the investigation, inquiry, or prosecution is under the Health and Safety in Employment Act 1992 or the Health and Safety at Work Act 2015.	9

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

