



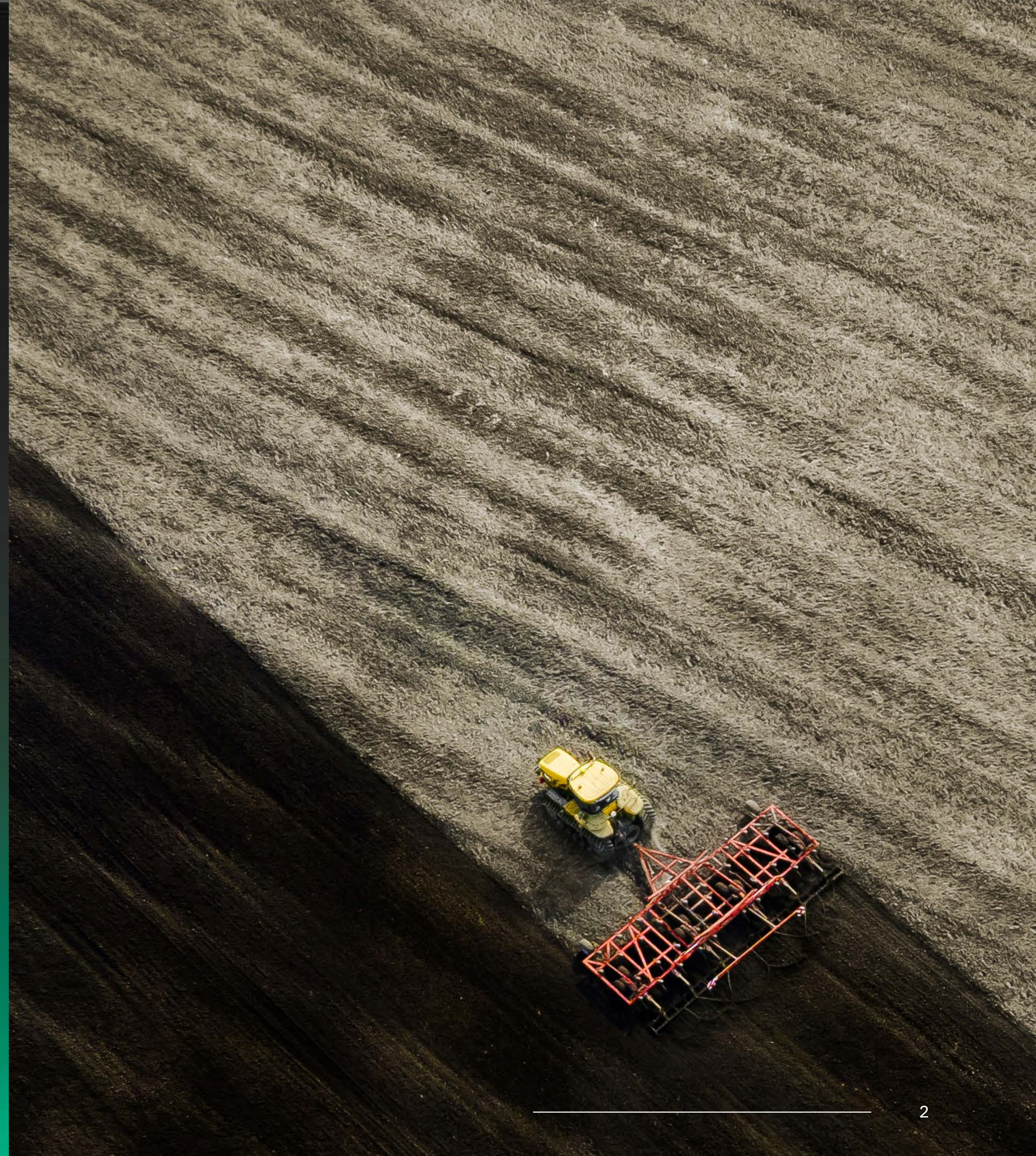
# Agriculture

UNDERWRITTEN BY **GUARDRISK**   
TAILORED RISK SOLUTIONS  
FSP NUMBER 75



## ***AGRICULTURE INSURANCE SOLUTION***

Our Agriculture insurance product is designed to protect farmers against a wide range of risks inherent in the farming environment. It provides comprehensive cover for property typically found on a farm, financial losses due to interruptions in farming activities, and associated liabilities.





# WHAT WE OFFER

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## ***Buildings and Structures***

Warehouses, staff accommodation, offices, production lines, laboratories, houses, guest accommodation, tasting rooms, conference and spa facilities, shops, delis, bakeries, restaurants, coffee shops, cafés.

## ***Vehicles and Equipment***

Vintage collections, agricultural equipment, machinery.

## ***Ground Preparation***

Re-establishment costs, including fertilisers, fungicides, insecticides.

## ***Structures and Systems***

Growing tunnels, irrigation systems, central pivots.

## ***Livestock and Game***

Livestock, paddocks, game fencing, boundary fences

# WHAT MAKES THIS PRODUCT UNIQUE

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Alpha Insure provides up to **R1.437 billion** capacity per location.

Reinsurance programme placed with **A-rated** reinsurance markets.

Alpha Insure's risk management philosophy is applied uniquely to each **individual** client.

Broadform liability can be provided up to **R250 million** per policy.

**Personal** sections can be added to the same policy.

# WHAT COVER DOES THIS PRODUCT PROVIDE



### Business All Risks

Covers property loss or damage anywhere in the world, including remote jamming and loss of certified liquid nitrogen insemination flasks.

### Construction Plant All Risks

All risks cover for mobile construction plant and equipment, including third-party liability.

### Leisure Sporting Facilities

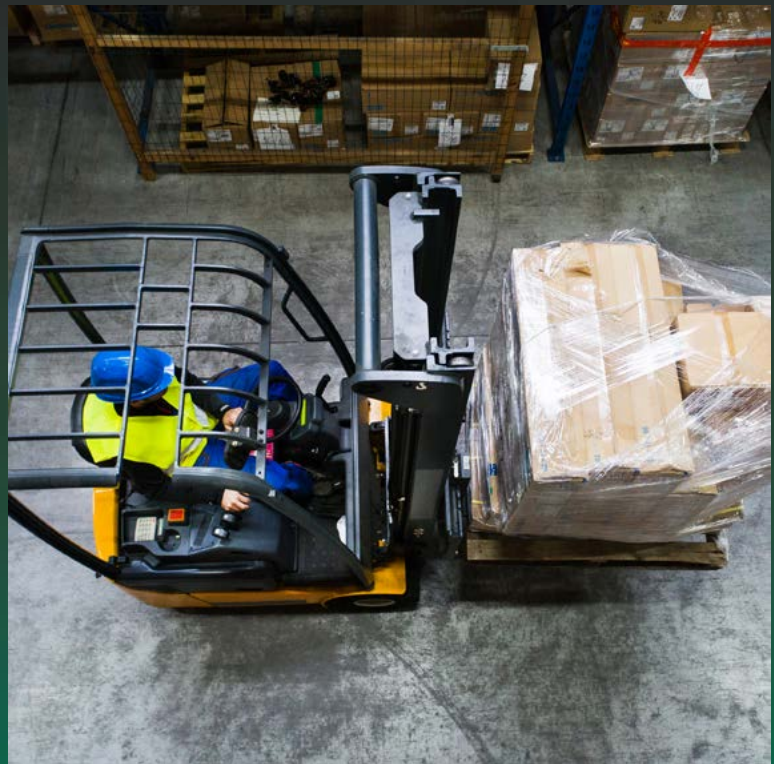
Cover is provided for damage to golf courses or bowling greens you own or are responsible for, including the bunkers, bridges, dams, ponds, watercourses, and similar features forming part thereof, caused by defined perils.

### Agricultural Property

Covers loss or damage due to standard perils, with further cover options such as re-establishment costs available. Includes property common to farms such as: cultivars, growing tunnels, paddocks, game fencing, boundary fences, and trellises.

### Contamination of Own Milk

Covers financial loss from destruction, non-purchase, or non-collection by a commercial purchaser and deterioration of raw milk due to machinery failure or power supply issues.



### Goods in Transit

All risks cover for Insured property in transit, including livestock and game.



### Irrigation Systems

All risks or defined perils cover for agriculture centre pivots and irrigation systems, including electrical systems and ancillary components attached to the towers.

### Machinery Breakdown

All risks cover is provided for sudden and unforeseen damage, including resultant loss, to any item of machinery whilst in the ordinary course of your business.

### Livestock

Covers death of livestock due to defined perils caused by accidents, illness or disease. With extensions to cover such as vet fees, carcass disposal, transport of replacement livestock.



### Game

Covers death of game due to fire, smoke, lightning, explosion.



# WHAT COVER DOES THIS PRODUCT PROVIDE

## 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

## 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 safe-keeping

## Employers Liability

Cover is provided for liability incurred by you in respect of accidental death or bodily injury to your employees, which happens in the ordinary course of their employment by you and within the territorial limits, including all costs and expenses incurred.

## 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 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
- Motor vehicles
- Motor vehicle parts and accessories from vehicles stored in the open
- Property stored in the open
- Tenants' improvements, including fixtures and fittings forming part of the building you occupy and for which you are responsible
- Underground cables and pipes

*Filling stations can also be covered for:*

- Theft of property displayed in the open
- Loss as a result of purchases being made with fraudulent or stolen credit or debit cards
- Loss as a result of the abscondence of a customer prior to payment of their fuel or related purchases

## 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

## 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.

## Electronic Equipment

All risks cover is provided for loss or damage to electronic equipment belonging to your business or for which you are responsible, whilst in the ordinary course of your business. Cover can be extended world-wide dependant on the type of electronic equipment insured.

## Deterioration of Stock

All risks cover is provided for loss of or damage to stock contained in any machinery, including loss caused by temperature fluctuations following damage to any item of machinery, caused by any peril, for which a claim has been paid or liability admitted under the machinery breakdown section.

## Machinery Breakdown Business Interruption

Cover is provided for loss of profit or revenue following interruption of or interference with the business in consequence of sudden and unforeseen damage to any item of machinery, caused by any peril, for which a claim has been paid or liability admitted under the machinery breakdown section.

# WHAT COVER DOES THIS PRODUCT PROVIDE

## 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, 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

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

## Business Interruption (Continued)

- Money
- Theft
- Damage at the premises of an anchor tenant in the same complex as your business that results in a temporary falling away of your custom
- 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 licence
- Prevention of access to your premises
- Special events not being able to take place

Cover can further be provided to include loss following interruption of 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 suppliers
- Public utilities suppliers
- Rail, road, and air service premises
- Storage sites

## Public Liability

Cover is provided for liability incurred by you, during the course of ordinary business, in respect of accidental death or bodily injury to any person or accidental loss of or damage to property, including all costs and expenses incurred

Cover can be extended to include:

- Liability for damage to property being repaired, installed, or worked on by you
- Liability for damage to property in your physical or legal control
- Liability for goods you have sold and supplied
- Liability for wrongful arrest and defamation
- Legal defence costs for legal proceedings brought against you in respect of any act or omission covered by this section, including any legal costs incurred in the defence of a claim for damages, even if the legal proceedings are groundless, false, or fraudulent
- Negligent advice
- Statutory legal defence costs

## Motor

Comprehensive cover is provided for loss of or damage to any vehicle owned, hired, or leased by you, including the fitted accessories and spare parts.

Cover can be extended further for:

- All costs and expenses incurred to recover a stolen or hijacked vehicle
- Accidental damage to trailers not insured under this policy
- Emergency repairs
- The cost of hiring a replacement vehicle
- The cost of recovering keys or changing locks
- Contingent cover
- Cover for loss or damage to hired or leased vehicles whilst in your custody or control



**Alpha Insure (Pty) Ltd**

+27 861 949 444  
info@alpha.co.za  
www.alpha.co.za

**Johannesburg**

9th floor, Alpha Building, 2 Nicol Road  
Bedfordview  
Gauteng, 2007

**Cape Town**

3 Niagara Road, Tyger Waterfront  
Bellville  
Western Cape, 7530

**Durban**

39 David Road  
Scottburgh  
KwaZulu-Natal, 4180

Alpha Insure (Pty) Ltd (FSP No: 21820) is an authorised financial services provider.

