



AGRIRISK SERVICES PTY LIMITED

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800 COTTON GROWERS.  
ONE SPECIALIST BROKER.



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griRisk is the only broker in Australia that specialises in insurance for agribusiness and has been servicing the cotton industry for almost 20 years. In the early 1980s, AgriRisk introduced the first industry based cotton hail insurance scheme to provide financial safeguards for this capital-intensive, high-value crop. Since then, AgriRisk has developed insurance products to meet the needs of many agricultural industries including olives, forestry and broadacre as well as niche crops and rural supply chain businesses.

With 20 specialist staff located in Sydney, Tamworth and Auckland, many with agronomic backgrounds, AgriRisk is the most experienced cotton insurance broker and the only one dealing exclusively with the rural sector.



## 800 COTTON GROWERS. 800 POLICIES.

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At AgriRisk, no two cotton insurance policies are the same because every cotton enterprise is different. AgriRisk will spend time getting to know your business and how you expect your insurance to perform in the event of a loss, by assessing your insurance needs and the levels of risk you are prepared to accept.

In this climate of rising production costs and low commodity prices, good risk management becomes even more important. AgriRisk believes that structuring appropriate insurance for your cotton enterprise, that will financially safeguard you to a level your business can bear, is far more important than taking a cheaper option that may let you down in the event of a loss.

AgriRisk has a decade more experience with the cotton industry than any other broker and will build a product that is both affordable and appropriate to the insurance needs of your cotton enterprise.

### WHAT DOES COTTON CROP INSURANCE COVER?

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Cotton is exposed to a variety of natural perils that can have devastating effects on the crop throughout the growing season. AgriRisk has access to two cotton insurance products that are extremely flexible and can be structured to suit many different situations. Cover ranges from basic production costs right through to full revenue and can also cover options such as modules standing in the field, seed cotton transport and quality downgrades caused by hail or rain.

- Please see AgriRisk's product leaflets for specific policy details, as these may change from year to year
- Other products of interest: Broadacre and General Insurance

### ALL YOUR AGRICULTURAL INSURANCE IN ONE PLACE.

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AgriRisk can provide insurance to cover many crops including olives, broadacre, grapes, stone-fruit and forestry — allowing you to deal with just one broker for all your crop insurance needs. Your Account Manager will work with you to find better ways to structure all your crop protection insurance, and will review your insurance position regularly because it makes good business sense.

In addition to AgriRisk's crop specialty, all your general insurance requirements can also be customised into a comprehensive rural program.

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### 3,000 CLAIMS. NO DISPUTES

In the event of a loss, AgriRisk acts on its clients behalf to facilitate a simple, accurate and efficient claims process using specialist agricultural loss adjusters. In almost 20 years AgriRisk has facilitated the payment of a variety of claims with over \$200 million paid to their clients — with not one reaching litigation.

### AN EXPERIENCED AGRIBUSINESS TEAM

The AgriRisk team knows cotton insurance better than any other broker, has unrivalled product knowledge and a specialist team in the field that is dedicated to providing quality personal service to its clients. AgriRisk genuinely has the grower's interests at heart and is a broker that believes in doing business face to face — over 80% of AgriRisk's clients get a personal visit every year. Your Account Manager will provide honest and expert advice, look for better ways to structure your insurance and encourage a regular review of your insurance position, because it makes good business sense. To make an appointment please contact AgriRisk today.

PROUD SPONSORS OF THE

## AUSTRALIAN COTTON INDUSTRY

AWARDS AND COMMUNITY PROGRAMS

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