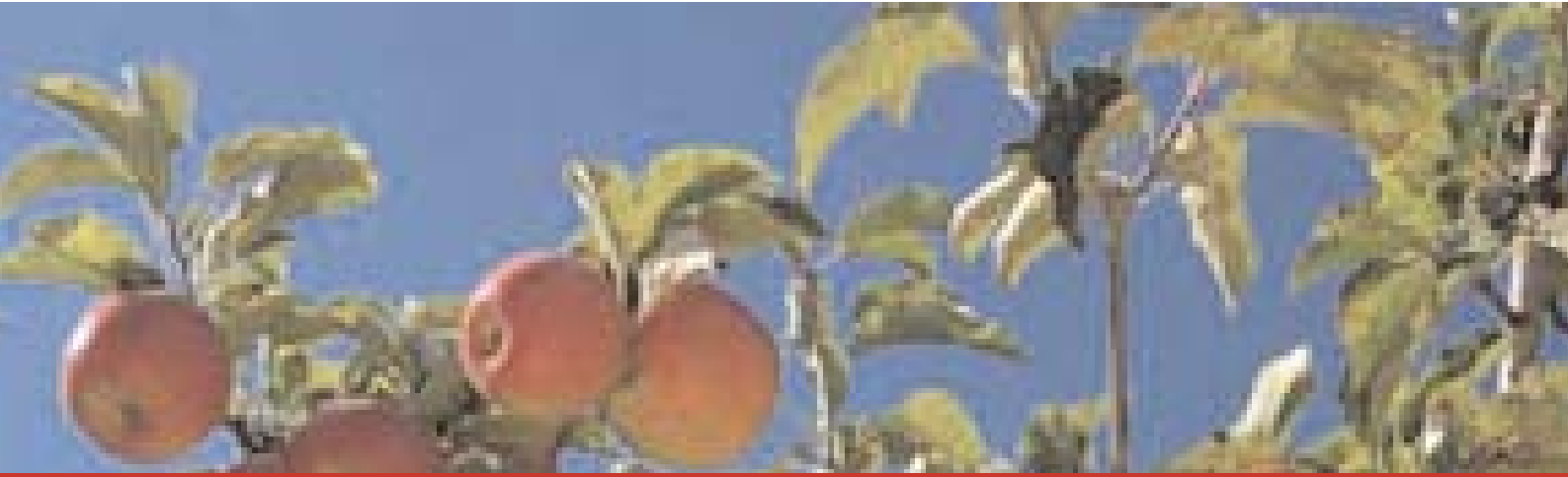


AGRIRISK SERVICES NEW ZEALAND

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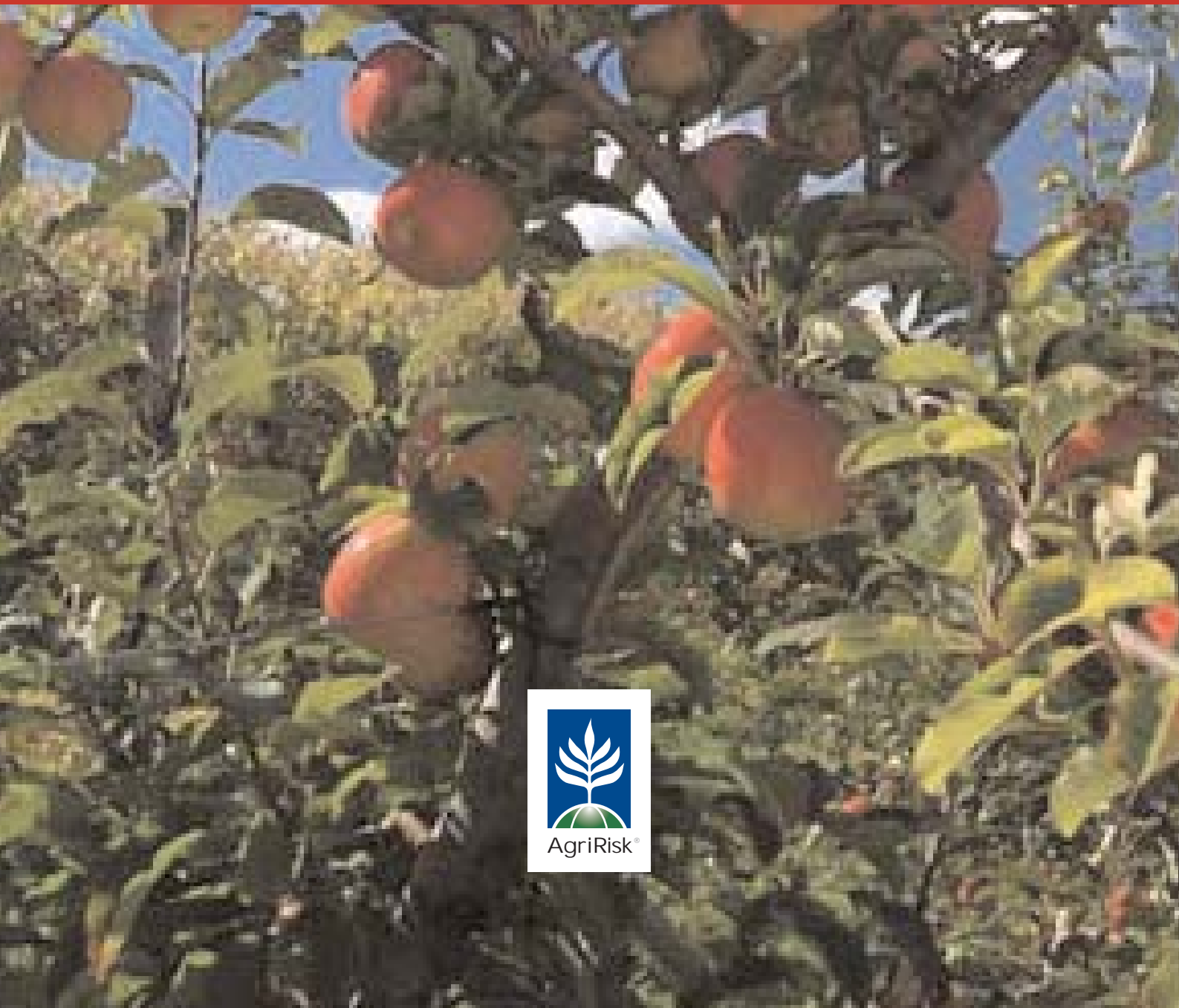
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61,000 HECTARES OF FRUIT TREES.

ONE SPECIALIST BROKER.



A

agriRisk is the only broker in New Zealand that specialises in insurance for agribusiness, including horticulture. For almost 20 years, specialist staff based in Auckland and Sydney have provided advice and insurance exclusively to agriculture. During this time, AgriRisk has earned a solid reputation in New Zealand's pipfruit industry and is now providing products for the summerfruit, avocado, kiwifruit, olive and viticulture industries.

With an established international reputation for broking, product design, independent risk consulting and in-house agronomic expertise, AgriRisk is uniquely positioned to offer clients a range of skills and services. AgriRisk is focussed on tailoring and building insurance products to suit the particular needs of agriculture — and if there is no 'off the shelf' product available, one will be designed to suit your needs.



OLIVES, SUMMERFRUIT,

CITRUS, **PIPFRUIT,** GRAPES

AVOCADOS, KIWIFRUIT

HUNDREDS OF GROWERS. NO TWO POLICIES THE SAME.

At AgriRisk, no two horticulture insurance policies are the same because every orchard and vineyard 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, risk management becomes even more important. AgriRisk believes structuring appropriate insurance for your 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.

WHAT DOES HORTICULTURE INSURANCE COVER?

Pipfruit: Apples and Pears

AgriRisk has access to two types of insurance for pipfruit orchards. Crop insurance provides protection against total loss of the crop from hail damage and is designed to compensate the orchardist for the costs of production incurred up to the time of the hail strike. Tree cover financially safeguards orchardists against the destruction of trees from the perils of fire, wind, hail, earthquake, landslip and volcanic eruption.

The inability to sell apples and pears for export, due to the loss of their cosmetic appearance following hail damage, is a good reason to seek AgriRisk's advice on a cover specific to your business.



Viticulture, Summerfruit, Avocados, Kiwifruit, Olives, Citrus

AgriRisk offers crop protection insurance that financially safeguards owners against the total loss of crop and destruction of trees and vines.

- Please see AgriRisk's product leaflets for specific policy details, as these may change from year to year
- Products brochures are available on pipfruit, olives, grapes, forestry, horticulture and fruiting trees and vines

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.

AgriRisk's New Zealand team has extensive experience in the insurance industry, unrivalled product knowledge and is dedicated to providing quality personal service to its clients. 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. Staff also take the time to meet their clients face to face, every year. To make an appointment please contact AgriRisk today.
