

What's changed

QBE Farm Pack Insurance

The purpose of this document is to provide a summary of recent changes to the policy terms and conditions for QM7794 QBE Farm Pack Insurance.

This document:

- ✓ is a summary only; and
- ✓ addresses only the key changes to QBE Farm Pack Insurance.

This document:

- ✗ is not intended to be comprehensive;
- ✗ does not form part of the insurance policy;
- ✗ does not consider the Insured's individual circumstances;
- ✗ is not used to assess claims; and
- ✗ should not be relied on instead of the Product Disclosure Statement.

We will assess any claim against the policy terms and conditions and applicable law.

Please read the new Product Disclosure Statement thoroughly for full details of cover, conditions and exclusions to ensure it meets the Insured's requirements.

Summary of key changes

We've updated our QBE Farm Pack Product Disclosure Statement (from QM7794-1223 to QM7794-1224). To see how this cover has changed, we've provided a summary of the key changes below:

Change type	What's changed	Explanation	Details can be found in
Clarification	Definition of address	Clarifying application of definition for Section 1 Home.	Policy wording - Words with special meaning
Clarification	Definition of farm business	Clarifying that incidental farm contracting applies to (a) and (b) and (c) of definition.	Policy wording - Words with special meaning
Clarification	Definition of Home	Clarification added to strata title, company title or community title properties.	Section 1 Home - Words with special meaning - Home does not include
Update	Definition of Catastrophic event	Definition has been simplified.	Section 1 Home - Words with special meaning
Clarification	Theft or attempted theft	Clarifying limits applicable for contents in the open air under accidental damage cover.	Section 1 Home - Subsection 1 Home and contents - Theft or attempted theft
Enhanced	Special benefit - Home sum insured safeguard	Benefit wording has been enhanced to clarify when applicable and how this is calculated.	Section 1 Home - Claims - Applicable to Section 1 - The most we'll pay

Change type	What's changed	Explanation	Details can be found in
Removed	Earthquake or tsunami damage	Earthquake or Tsunami excess has been removed.	Section 1 Home - Claims - Applicable to Section 1 - Excesses
Enhancement	Home Excess	Detail enhanced to be clear on when and how excess is applied.	Section 1 Home - Claims - Applicable to Section 1 - Excesses
Increase	Locks and Keys	Benefit amount increased to \$5,000.	Section 2 - Private motor - Comprehensive cover - Additional benefits
Increase	Trailer Cover	Benefit amount increased to \$2,500.	Section 2 - Private motor - Comprehensive cover - Additional benefits
Removed	Theft Excess	Removed.	Section 2 - Private motor - Excess table
Updated	Undeclared driver excess	Clarifying conditions when this excess will not apply.	Section 2 - Private motor - Excess table
Removed	Earthquake or tsunami damage	Earthquake or Tsunami excess has been removed.	Section 5 - Farm Property - How we settle your claim - Excesses
Enhanced	Excesses that apply to this section	Excess detail enhanced to reference Trailers you don't own optional benefit.	Section 7 - Farm Vehicle - Excesses that apply to this section
Clarification	Limits and excess	Clarifying sections where multiple excesses may apply.	Claims - Limits and Excess - Claims

Any questions?

If you have any questions about these changes, please call us on 133 723.