

## Farm policy covers

- Home and contents
- Personal valuables
- Farm buildings
- Farm machinery
- Farm contents
- Motor vehicles
- Theft
- Stored produce
- Livestock
- Fencing
- Machinery breakdown
- Transit
- Farm continuation costs
- Farm liability
- Pleasure craft
- Tax audit
- Personal accident and illness
- General property
- Landlords

## Want to find out more...

Find out more online:  
[www.mga.com/farm-insurance/](http://www.mga.com/farm-insurance/)

Locate your nearest MGA Office:  
[www.mga.com](http://www.mga.com)

# FARM INSURANCE

8 ways to get more from your  
Farming Insurance



MGA Offices  
Australia Wide

[www.mga.com](http://www.mga.com)

MGA Insurance Brokers Pty Ltd  
ABN: 29 008 096 277  
AFSL: 244601



STANDING BY YOU

10/19



STANDING BY YOU

# 8 ways to get more from your farm insurance...

- 1 / OBTAIN MORE THAN ONE QUOTE AND COMPARE MORE THAN JUST THE PRICE. IT'S WHAT YOU GET FOR YOUR PREMIUM THAT'S IMPORTANT.
- 2 / HAVE A PROFESSIONAL EXPLAIN WHAT COVER OPTIONS ARE AVAILABLE IN THE MARKET PLACE, NOT JUST FROM YOUR CURRENT INSURER.
- 3 / SEEK OUT AN INSURANCE BROKER TO WORK ON YOUR BEHALF, TO ENSURE YOU GET YOUR FULL ENTITLEMENTS WHEN CLAIMS ARISE.
- 4 / MEET WITH YOUR INSURANCE PROVIDER TO REVIEW AND AMEND YOUR POLICY AT LEAST ONCE A YEAR.
- 5 / ASK WHAT DISCOUNTS ARE AVAILABLE AND HOW TO ACCESS THEM.
- 6 / DON'T SKIMP ON COVER, RESEARCH THE REPLACEMENT VALUE OF YOUR ASSETS AND GET THEM COVERED CORRECTLY BEFORE YOU NEED TO CLAIM.
- 7 / PERFORM A RISK ANALYSIS OF YOUR BUSINESS TO FIND OUT WHERE YOU ARE MOST VULNERABLE AND TAKE ACTION TO MINIMISE THOSE RISKS.
- 8 / SAFEGUARD YOU AND YOUR BUSINESS WITH IMPORTANT INSURANCE COVERS SUCH AS FARM CONTINUATION EXPENSES, PERSONAL ACCIDENT & ILLNESS AND FARM MANAGEMENT LIABILITY.



## How MGA can help you...

- By sourcing a number of quotes from reputable insurers and comparing covers. MGA have access to industry specific policies not available to the wider market.
- We fully explain what cover options are available and make recommendations.
- When claims arise MGA comes to the fore by providing advice and expertise in the process of settling claims and negotiating payouts with insurers.
- As brokers we work alongside our clients, reviewing, advising and amending the policy, ensuring that you continue to hold the right cover, now and into the future.
- We ensure you don't pay more than you have to by sourcing any discount options available from the insurers.
- We assist clients with reference material, guides and/or online calculators to help establish values for insurance purposes.
- MGA can help clients to identify risks, provide advice on how to minimise or control those risk, which in turn may result in fewer claims and lower premiums

## What is a qualified professional insurance broker (QPIB)?

QPIB is the title given to a broker who has fully completed and obtained the relevant industry standards through rigorous study programs designed to educate and ensure that a high standard of professionalism is maintained within the industry.

## Why should you use an insurance broker?

The role of an insurance broker is to serve their client, by sourcing, advising, placing and maintaining policies on their clients behalf and to manage the claim process.

Other parties associated with insurance products, such as insurers or insurance agents are commonly working for the insurance companies when transacting their business.

An insurance broker has access to a wide range of insurers and is able to compare costs and covers from the wider market whilst giving their client one reference point to answer queries and manage their cover.

**Find out more online...**  
[www.mga.com/farm-insurance/](http://www.mga.com/farm-insurance/)