



KEEPING FARMERS FARMING



Join our growing community of farmers
and insure your agribusiness with Achmea Australia
www.achmea.com.au
1800 724 214
info@achmea.com.au



Farm Insurance

ABOUT ACHMEA AUSTRALIA



WHO WE ARE

A direct specialist agricultural insurer that is part of Achmea Group.



OUR PURPOSE

Keeping farmers farming.



OUR VISION

Protecting and enhancing a sustainable future for agricultural communities.



WHERE WE ARE

Through our large regional footprint, our employees are located across Australia and they play an important part in keeping farmers farming.



CONTACT US

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EMMA THOMAS

Chief Executive Officer
Achmea Australia

“The destruction caused by recent catastrophes has served to remind us of the importance of food security, reinforcing the value of the agricultural sector to help feed the world’s growing population.

Having witnessed first-hand the devastating impacts of natural disasters on the farming community, I understand the impact of a loss is far-reaching, and rarely limited to financial loss alone. Australian farmers are among the most resilient in the world, but they too need a hand from time to time.

While a lot has changed since Achmea’s establishment in the Netherlands over 200 years ago, what remains at the heart of our co-operative approach to insurance is our commitment to keep farmers farming.”



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ABOUT ACHMEA GROUP: KEEPING FARMERS FARMING SINCE 1811

It all started with a glass jar



The Achmea Group (Achmea) traces its origins back to 1811 in a small farming town in the Netherlands called 'Achlum'.

A group of 39 Dutch farmers put money into a glass jar to support each other in the event of a loss. This group of farmers also worked together to minimise their farming risks. Today, Achmea is one of the world's largest co-operative insurers.

That co-operative and 'glass jar' approach to farm insurance remains alive and well at Achmea Australia today.



Sustainable living, together, the Achmea way

Achmea is committed to contributing to a healthy, safe and future-proof society, looking beyond today. Watch the video and learn more about Achmea's vision of sustainable living, together.



The five storylines in the video represent the different brands and sectors of Achmea, and how its vision unites.

Scan the QR code to watch the video.

Specialist agricultural insurer, Achmea Australia

In 2013, Achmea expanded to Australia as a direct specialist agricultural insurer.

Since then, thousands of agribusinesses across Australia have switched their farm insurance to Achmea Australia.

The Achmea Group today:

- Largest insurer in the Netherlands, with brands including Interpolis, Zilveren Kruis and Hagelunie.
- More than 16,500 employees worldwide service over 10 million clients around the world.
- Active in several countries including the Netherlands, Greece, Turkey, Slovakia, Canada and Australia.
- In the top 10 global cooperative insurers (World Cooperative Monitor 2020).

WHY FARMERS ARE INSURING THEIR AGRIBUSINESS WITH ACHMEA AUSTRALIA

The success of any agribusiness is dependent on managing risk effectively. We know every agribusiness is different, so we take the time to listen and understand your unique farming risks, challenges and opportunities.

When you insure your agribusiness with Achmea Australia, you:

- Choose a specialist agricultural insurer that remains true to its cooperative heritage and is guided by its purpose of keeping farmers farming.
- Have the ability to tailor our All-in-One Farm Pack to the unique requirements of your agribusiness.
- Have the support from our team who live and work in agricultural and metropolitan communities across Australia.
- Are able to speak directly with our team of dedicated Claims Specialists who will help manage your claim after a loss.



THIS IS HOW ACHMEA AUSTRALIA KEEPS FARMERS FARMING



After a terrible storm caused trees to fall on the shed and bore at Colin Harvey's farm, he braced himself for a battle to claim insurance for the damage. What Colin found when he contacted our Claims Team was quite the opposite.

"I have never experienced anything like it, Achmea's customer service was amazing."

"It was such a painless process. We were calving at the time, so we were very busy, having the claim processed and paid without hassle was just great."

Colin runs between 700-800 head of Angus Simmental cross cattle on his 243-hectare property at Coldstream, Victoria.

He joined Achmea Australia almost two years ago, after being impressed by our dedication to the agricultural industry.

"I got the rep (Farm Insurance Specialist) out and he was also a farmer, so straight away I was in," he said.

"We signed up and Achmea have been fantastic ever since. Our current Farm Insurance Specialist Laurence is great and (Achmea) always provides assistance when we need it," Colin said.

Having previously worked as a contractor in the insurance industry, Colin said he had experienced some companies

do everything possible to avoid paying a claim, even after some of the region's darkest tragedies such as the Black Saturday bushfires in 2009.

That experience has also led to his commitment to avoid underinsurance at all costs.

"It is so much better just to insure everything rather than risk ending up with nothing," Colin said.

"Climate change is one of the biggest challenges we face as farmers, we are already preparing for the next drought, and we know we are in a high risk zone for fire, so we can't afford to let our insurance slip," he said.

"You can't control everything, but you can be aware and prepare as best you can," Colin said.

**Colin Harvey,
Coldstream, Victoria**

WITH ACHMEA AUSTRALIA, YOU CAN TAILOR OUR ALL-IN-ONE FARM PACK TO THE UNIQUE NEEDS OF YOUR AGRIBUSINESS

A straightforward approach

It is important to protect your assets and business continuity by choosing your cover carefully.

If you are not sure what categories and levels of cover you need, we are ready to assist.

Call us on 1800 724 214.

Tailoring our All-in-One Farm Pack to suit your agribusiness involves three straightforward steps.

Step 1

You identify which categories of insurance are required.



Step 2

You decide on what level of cover is required for each item to be insured. We offer three levels of cover, providing maximum flexibility for you.



Step 3

You determine what level of excess is appropriate for each insured item.



Our Guarantee Against Underinsurance offering*

While it might seem easy to simply insure for a certain replacement value, this value may not factor in how much it would actually cost to repair and rebuild if something unexpected happens. Our Guarantee Against Underinsurance offering is available for eligible farm buildings.

Our Business Interruption cover*

When something happens, we understand that rebuilding your business may take longer than expected. When it comes to safeguarding your business continuity, our Business Interruption cover may assist.

*Terms and conditions apply. Please contact us to discuss the additional requirements of your agribusiness and eligibility requirements.

THIS IS HOW ACHMEA AUSTRALIA KEEPS FARMERS FARMING



Family-owned and operated for three generations, the Casotti Group in Western Australia is one of Australia's largest private growers, packers, and wholesalers of quality fruit.

Their story began in the 1920s, when family patriarch Giovanni Casotti quite literally planted the seed that started their fruit growing venture. Back then, Giovanni was simply growing fruit for his restaurant. Today, the company supplies Woolworths, Aldi, Canning Wholesale Markets, and some of the larger independent retailers in the state, with quality fruit. They have been doing so for over 40 years.

To deliver on this commitment, the company relies on their ability to pack and distribute quality produce to customers daily.

Switching their farm insurance to Achmea Australia in 2021, the Casotti Group have the support of a specialist agricultural insurer farming and protecting and enhancing a sustainable future for agricultural communities.

“When we first spoke with Achmea Australia, they came out and visited our orchards,”
“I was impressed with how they engaged with us and the genuine interest they took in understanding our business.”

Sam Russo
Group Accountant
Casotti Group, Western Australia



Scan the QR code to read the full client story on the Casotti Group.

KEEPING FARMERS FARMING LARGE CORPORATE AGRIBUSINESSES

Corporate agricultural clients

Our corporate clients are often unique agribusinesses with complex insurance requirements.

Achmea Australia's Corporate Agribusiness Team draws on extensive farm insurance knowledge to support the requirements of some of the largest agribusinesses in Australia.

This may be particularly relevant if your insurance requirements have changed due to:

- the acquisition of new farms
- vertical and horizontal integration
- the need to streamline insurance across different farms to effectively manage risk and achieve improved insurance outcomes.

Focused on outstanding service delivery at a local and executive level, our Corporate Agribusiness Team looks forward to discussing your insurance needs.

“Coming from another insurer to Achmea, Achmea is far more understanding of what we do, which can be complicated.

To start out with that level of understanding of what the business requires to grow and also our industry, it makes the conversation easier to have. Our insurance with Achmea is a partnership rather than just a transactional relationship.”

Brookfarm, Muesli Producer, Northern NSW, September 2020

Contact us for an initial conversation

Our Corporate Agribusiness Team offers in-depth technical insurance knowledge to navigate the complexities of corporate farm insurance.

For an initial conversation about your specific insurance requirements, please contact us:

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SUSTAINABLE LIVING, TOGETHER, THE ACHMEA WAY

The Achmea Group is committed to a healthy, safe and future-proof society. As a specialist agricultural insurer, Achmea Australia believes we can play a critical role by sharing knowledge and addressing common challenges together.

Achmea Australia's strategic alliances



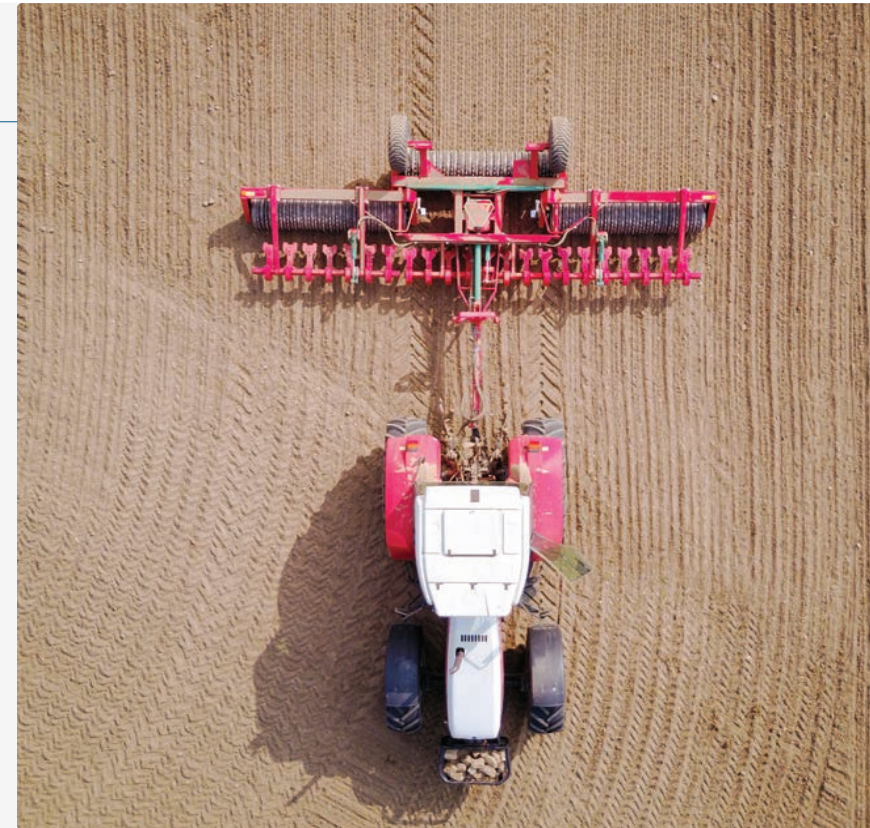
Achmea is an associate of Rabobank.



Since its inception in 2018, the joint Angus Australia and Achmea Australia GenAngus Future Leaders Program has supported almost 50 young members of the beef industry.



Achmea Australia recognises cotton farmers who are certified through the Best Management Practices program (myBMP), Cotton Australia's voluntary farm and environmental management program.



THIS IS HOW ACHMEA AUSTRALIA KEEPS FARMERS FARMING

“Easy to deal with, straight forward and no-nonsense.”

James and Sheryl Derrick own and operate Karoola Station, a 2050ha mixed farming enterprise in Mundarlo in the Riverina region of NSW. James is a fourth-generation farmer, with a focus on breeding quality poll merinos as well as providing essential farm contracting services.

James and Sheryl have been long-term clients of Achmea Australia. After making the switch in 2015, James and Sheryl found themselves on the claims side of insurance when vital equipment malfunctioned during harvest.

With Achmea Australia’s support, Karoola Station got back up and running, with James and Sheryl stating our Farming Services and Claims Teams were “easy to deal with, straight forward and no-nonsense.”

For over 45 years, Karoola Station has produced prime merinos with an average micron of 18.5, as well as offering top quality lucerne and clover baled hay for sale. Along with other farmers across NSW, James and

Sheryl have faced the devastating impact that natural disasters can have on agriculture. Through their farm contracting business, they assist other local farmers to protect their livelihoods with essential services including spraying, baling, carting and harvesting activities.

Recently spending some time on-farm at Karoola Station, local Farm Insurance Specialist Matthew Gould says Karoola Station has a multi-generation history of farming and dedication to the future of farming in the Riverina.

“To have a job where I can spend time with truly kind and genuine people is a blessing. James and Sheryl are hardworking farmers who have dedicated themselves to agriculture. By helping other farmers protect their livelihoods, their approach echoes Achmea Australia purpose of keeping farmers farming,” Matthew said.

James and Sheryl Derrick
Karoola Station, New South Wales



Achmea Group: commitments



Climate-neutral business operations by 2030.



Climate-neutral investment portfolio by 2040.



Climate-neutral insurance portfolio by 2050 at the latest.

Achmea Group: initiatives



As part of a three-year plan, Achmea is planting one million trees in Australia, Iceland and elsewhere.



Achmea has joined the Net-Zero Alliance, a United Nations initiative that brings together leading insurers from around the world to emphasise their role in the transition to a climate-neutral economy.

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Farm Insurance

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