

Farm Insurance. Your livelihood, protected.



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Human about insurance

On a farm, the hard work never ends. That's why, at An Post Insurance, we want to make it easier to find the cover you need to protect your farm and everything on it.

Our advisors work with you to find the perfect policy for your farm's needs. From covering your home and outbuildings to your farm vehicles, workers and members of the public, our customisable options are created to suit farms like yours.

Our policy also rewards farmers who have a low claims history with a discount of up to 30% off your premium.



Key benefits.

Standard benefits

- **Public liability**
Protecting you if you or your employees are held responsible for accidental injury to clients, customers or the public. Standard cover of up to €6.5 million for public liability claims.
- **Environmental liability**
Cover up to €250,000, to protect against costs associated with gradual environmental damage and pollution, including own land and third-party clean-up costs.

- **Legal expenses**

Legal expenses cover provides legal costs of up to €150,000 per claim, and up to €1.5 million for any one period of insurance. It covers issues such as property disputes, alleged wrongful dismissal of employees or contract disagreements.

Optional add-ons (Smart Farm Green & Choice)*

- **Injury to workers**

Option to include cover for up to €13 million for employer liability claims. This cover is available for both family and non-family workers.

Farm property

- **Livestock**
Option to include specific cover for the death or slaughter on humane grounds of your livestock. Protect your animals in case of fire, lightning, explosion, storm, electrocution, collapse of slats, livestock on foot and livestock in transit.
- **Farm outbuildings & contents**
Option to include extensive cover for outbuildings and contents, including storm cover. Mixed outbuilding contents cover available under single valuations. Subject to terms and conditions.
- **Farm-dwelling house**
Option to include farmhouse and contents cover to protect your home and your business – including business contents, fire brigade charges and accidental damage cover.

Vehicles

- Option to include third party, fire and theft, or comprehensive cover for farm vehicles. Trailer cover is also available.
- Option to include cover for farm jeeps used for farming, social, domestic and pleasure purposes.

Optional add-ons (Smart Farm Choice only)*

Personal accident

Option to include cover to provide up to 24 months income if you are unable to work on your farm due to unforeseen circumstances.

Hospitalisation for sickness cover

Option to include cover to provide you with an income due to hospitalisation as a result of unforeseen sickness. The benefit is payable from the fifth day in hospital up to a maximum of 12 weeks.

Theft

Option to include cover for theft of diesel (standard when outbuildings are insured), of livestock and of tools (add-on benefit only).

Losses

Options to include cover for losses of milk, loss of basic income, loss of crops, losses to forestry and losses to sheep flocks from sheep worrying.

For a great value quote on Farm Insurance, or for more information:

Call: 0818 22 22 22

Visit: apostinsurance.ie

* Additional non-listed add-ons may also be available. Our Customer Sales Agent will be able to talk you through these.

Acceptance criteria, terms and conditions apply. One Direct (Ireland) Limited trading as An Post Insurance is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a wholly owned subsidiary of An Post. Farm Insurance is underwritten by AXA Insurance dac.

Farm Insurance.

Your livelihood, protected.



Protecting farms of every size

The best policy is the one that fits your needs exactly. If your farm is less than 80 acres, ask about Smart Farm Easy. Or for larger farms requiring specific, customised cover, our Smart Farm Choices should give you all the cover you need for peace of mind. Our range of cover options provides a variety of choices for your farm machinery, produce, livestock and farm buildings.



Cover available for

- You
- Your home and its contents
- Your farm buildings and contents
- Your machinery
- Members of the public
- Your livestock
- Your tools & equipment
- Your income
- Your crops

Standard benefits include:

- Public liability (up to €6.5 million).
- Environmental liability (up to €250,000).

Discounts of up to 30% for farmers with low claims history if claims free for 3 years.

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