



## Comprehensive Hail and Frost Insurance 2017

### Kiwifruit Industry Expertise

Kiwifruit is now one of the most valuable crops per hectare in the world. Aon can help protect your income against ever-changing weather patterns. We will ensure you are able to keep on growing for future seasons.

Aon has a longstanding relationship with the Kiwifruit industry and pioneered the development of cost-effective insurance specifically for Kiwifruit growers.

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More than \$6 million of losses in the 2009 hail storm has shown us the importance of crop insurance protection

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### Coverage benefits

Aon is the leading provider of insurance to the kiwifruit industry. Benefits of our tailored Hail & Frost insurance solution include:

- Significant discounts for growers with frost fans overhead sprinklers.
- Cover for Class 1 and 2 fruit.
- Policy pays in addition to the Zespri hail insurance pool and any cover purchased by your supplier.
- Two coverage options:
  - **Green** \$5,000-\$60,000 per canopy hectare.
  - **Gold** \$5,000-\$80,000 per canopy hectare.
  - Higher values available on request.
- Increased Cost of Production and Constructive Total Loss coverage extensions available.
- Premiums can be funded monthly.
- Early acceptance is recommended, as the premium remains the same across the entire season, regardless of when cover is bound.
- Additional insurances available including Fruiting Tree & Vine cover with Netting and Trellis cover.

### Contact – Freephone 0800 800 398

Our specialist team will work you to tailor the best policy to suit your individual needs.

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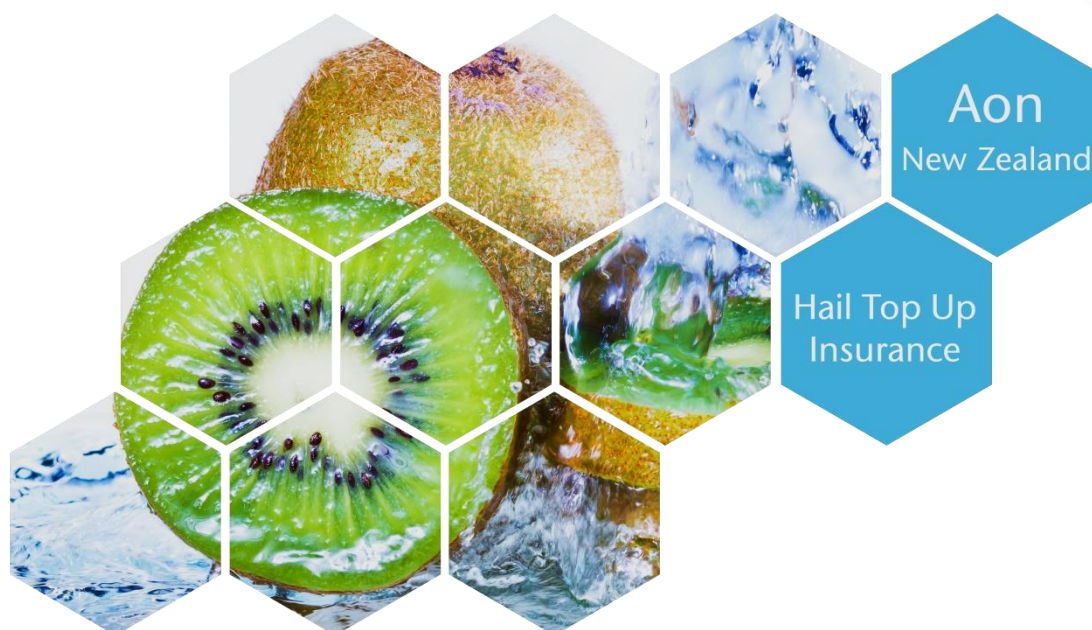
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# Hail Only Top-Up Cover 2017

## Kiwifruit Industry Expertise

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Aon has a longstanding relationship with the Kiwifruit industry in NZ. We offer a cost-effective option of increasing the cover already provided by the Zespri grower hail insurance pool.

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More than \$6 million of losses in the 2009 hail storm has shown us the importance of crop insurance protection

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## Coverage Benefits

Aon is the leading provider of insurance to the Kiwifruit industry. Benefits of our kiwifruit industry Top Up insurance cover include:

- Policy pays in addition to the Zespri hail pool.
- No excess applies as cover is based on net tray loss.
- Cover is based on the number and nominated value per tray of class 1 export grade kiwifruit.
- Easy to complete application form.
- An efficient claims process – a claim paid by Zespri means a Top Up claim paid.
- Premiums can be funded monthly.
- Early acceptance is recommended, as the premium remains the same across the entire season, regardless of when cover is bound.
- Additional insurances available including Fruiting Tree & Vine cover with Netting and Trellis cover.

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