

Australian farmers operate in one of the riskiest environments in the world.

Agribusinesses face many perils however the variability of Australian weather and climate has one of the biggest impacts on yield and production. Our farmers, their suppliers and customers also receive one of the lowest rates of government subsidy globally.

Why purchase Weather Protection?

- Product is available to all farm produce, crops, feed, livestock, orchard or vineyard
- Fully independent data used to determine loss
- Flexibility to craft a programme based on your budget requirements
- Expected increased volatility in weather patterns in years to come
- The sector continues to receive little funding from State or Federal government
- All seasonal variations such as sowing and harvesting catered to

Each contract is tailored to your location and weather exposure but some of the types of cover available are:

1. Low rainfall reducing yield, prolonging drought or devastating feedstock
2. Extreme temperatures stressing livestock, disrupting production or spoiling produce
3. Excessive rainfall spoiling horticulture or viticulture, delaying harvest or flooding farms
4. Extreme weather events such as cyclones flattening crops
5. A combination of any independently recorded weather indices such as temperature and precipitation reducing yield via heat-stress or frost

\$140m was wiped off the value of WA's 2016 grain harvest due to frost & water-logging

In 2016 widespread **rain wiped nearly \$60m** off the national cherry harvest

Flood damage to crops in NSW in 2016 was estimated at more than \$500m

In 2015 a warm & dry finish to the grain-growing season **reduced the quality of Australia's barley crop by 50%**

OUR PROMISE TO YOU:

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| <input checked="" type="checkbox"/> No loss adjusters, lawyers or agronomists | <input checked="" type="checkbox"/> No claim payment delays |
| <input checked="" type="checkbox"/> No yield calculations or historical audits | <input checked="" type="checkbox"/> No off the shelf solutions |
| <input checked="" type="checkbox"/> No proof of loss requirements | <input checked="" type="checkbox"/> No charges or fees pre-binding |
| <input checked="" type="checkbox"/> No physical damage required | <input checked="" type="checkbox"/> No Insurer 12-month minimum period restrictions |

If your business is exposed to weather risk, Allstate Weather can tailor a policy specifically to meet your needs. Weather protection is increasingly affordable as demand rises and supply increases.

For more on how weather protection can benefit you, or to arrange a quote, please contact us on the details below.

 1300 591 947  contact@allstateunderwriting.com.au