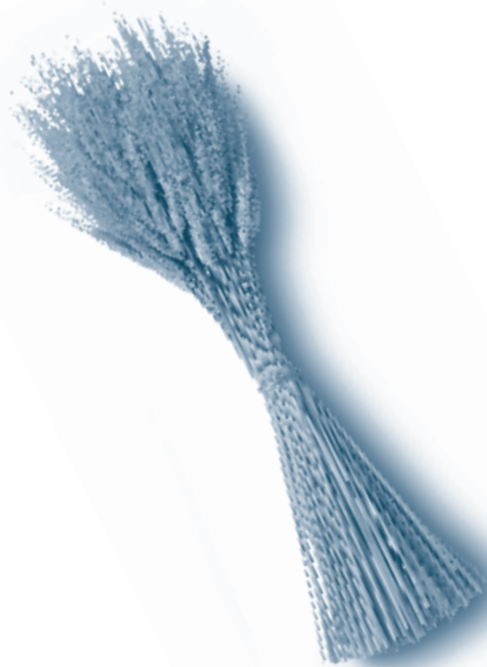


Crop

Business Insurance



Crop Insurance Policy



FARM INSURANCE

Insurance Australia Limited ABN 11 000 016 722 AFS Licence No. 227681
trading as NRMA Insurance An IAG Company

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IMPORTANT INFORMATION

Please read the entire policy document carefully and do not hesitate to contact us if you are uncertain of any aspect.

21 Day Cooling Off Period

There is a 21 day cooling off period. If you're not completely satisfied with your policy, you can cancel it in writing within 21 days of the issue date and receive a full refund. This will not apply if you make a claim for any incident within the 21 day period.

IMPORTANT NOTICES

You cannot give your rights away

You cannot give anyone else an interest in this policy without our written consent.

Who is insured under this policy

The person, partnership or company whose name is set out on your **Certificate of Insurance** is insured. In this policy all the insured(s) are called “you” or “your”.

Who is the insurer

Insurance Australia Limited trading as NRMA Insurance is the insurer.

In this policy the insurer is called “we”, “us” or “our”.

This is not a renewal contract

Cover provided under this policy will cease at expiry of the **Period of Insurance** shown in your **Certificate of Insurance**. If you wish to effect similar cover for a subsequent period, it is necessary for you to complete a new Crop Insurance Proposal for our consideration. If accepted by us, we will provide the terms of cover for your consideration.

You must insure all fields of insurable crop

In order to receive the full entitlement under this policy, you must insure all fields of each insurable crop types grown on your property. Where you do not insure all of your crops, you must provide a Crop Insurance Plan with your Crop Insurance proposal, which clearly identifies all insured and uninsured crops grown on your property.

Under Insurance

It is important that you do not under insure your Crops when nominating your Revised yield at the **Final revision date**. You should ensure that notification to us of the yield for each **Crop** is as accurate as possible.

POLICY INTRODUCTION

Where you have paid or agreed to pay the premium to us, then subject to the terms and conditions contained in or endorsed on this policy or on your **Certificate of Insurance**, we will cover you against the loss of **Potential yield** of **Seed** or **Hay**, due to a listed event as shown in the policy.

This cover will commence at the **First emergence** stage for **Dicotyledons** and **Monocotyledons** (other than rice) and at **Panicle initiation** for rice.

This insurance applies during the **Period of Insurance** on your **Certificate of Insurance** and any future period for which we may accept payment of premium.

The policy, proposal, and **Certificate of Insurance** are to be read together and any word or expression to which a specific meaning has been given bears that meaning wherever the context so requires. The policy, proposal, and **Certificate of Insurance** together form this agreement.

WORDS THAT HAVE A SPECIAL MEANING IN THIS POLICY

In this policy there are words that have a special meaning. These words are listed below. If the meaning of a word is not shown below, we will tell you what the meaning is in the policy. Wherever a word with a special meaning is printed in this policy, it will be shown in **bold** print.

Word	Meaning
Assessor	An assessor appointed by us to investigate and measure any reported loss or damage.
Certificate of Insurance	The form including the Revised Certificate of Insurance that shows the insurance cover selected by you (and any special term, limit, Condition or Endorsement) as it applies from time to time by reason of any amendment.
Crop	The crops specified in the Certificate of Insurance as being insured by this policy.
Crop failure	The failure of a Crop to produce an economic yield due to physical or biological factors resulting in the Crop not being harvested (including Seed or Hay). Crop failure does not include loss as a result of excessive weed growth or poor management practices.
Dicotyledons	Are plants with two embryonic seed leaves at germination. These include but are not limited to Pea, Bean, Lentil, Vetch, Canola, Kale, Mustard, Lupin, Safflower, Sunflower and Linseed.
Eight leaf stage	The stage of normal growth for Dicotyledons when, in at least 50% of the plants, the eighth leaf of the plant is unrolled and fully expanded.
Excess	The amount you must pay in the event of a claim. In this policy the excess is a percentage excess.

WORDS THAT HAVE A SPECIAL MEANING IN THIS POLICY (CONTINUED)

Word	Meaning
Excess (cont'd)	We will not pay for the loss of Potential yield of Seed or Hay up to the percentage shown on your Certificate of Insurance for that portion of the Crop not harvested at the time of damage.
Final revision date	The date specified on your Certificate of Insurance that is the final date for revising the Potential yield or the Insured value .
First emergence	The stage of growth of the developing plant when, by normal growth processes, the first green shoot appears above ground level.
First jointing	The stage of normal growth for Monocotyledons when, in at least 50% of the plants, the top node or joint on the main tiller appears above ground level.
Flood	<p>Is when water from a river, creek, lake, swamp, watercourse, reservoir, dam or navigable canal (whether they are in their original state or have been modified), overflows on to normally dry land.</p> <p>Water that escapes from an irrigation canal is not flood.</p> <p>We also regard any rainwater on your property -</p> <p>(a) that cannot run off into a river, creek, lake, watercourse, reservoir, dam, or navigable canal (whether they are in their original state or have been modified) because it is overflowing in flood; and/or</p>

WORDS THAT HAVE A SPECIAL MEANING IN THIS POLICY (CONTINUED)

Word	Meaning
Flood (cont'd)	(b) which mixes with flood water coming from the river, creek, lake, swamp, watercourse, reservoir, dam, or navigable canal (whether they are in their original state or have been modified); as water coming from a flood.
Gross percentage loss	The percentage loss of yield that is determined by our Assessor .
Hailstone	A hard pellet of ice.
Hay	Any plant material from wheat, barley, oats, or triticale specifically grown, cut, raked, or baled for hay production.
Insured value	The agreed value per tonne nominated by you and accepted by us. We will show this value on your Certificate of Insurance .
Insured yield	The yield that you have nominated and that is shown on your Certificate of Insurance .
Monocotyledons	Are plants with a single embryonic seed leaf at germination. These include but are not limited to Wheat, Barley, Oats, Rye, Corn, Triticale, Canary Seed, Millet, Panicum, Sorghum, Maize, and Rice.
Panicle initiation	The stage of growth (during the reproductive phase) when the small panicle can be seen as a 'furry' tip at the growing point of at least 30% of the main stems.
Period of Insurance	The period specified in the Certificate of Insurance .
Potential value	The product of Potential yield and the Insured value .

WORDS THAT HAVE A SPECIAL MEANING IN THIS POLICY (CONTINUED)

Word	Meaning
Potential yield	The harvestable yield that the Crop has the potential to produce by normal growth process if the insured event had not occurred. In the case of Crops other than Hay , this is determined by a count of the developing seeds on each plant. For Hay this is determined by weight.
Replanting subsidy	The amount shown on your Certificate of Insurance , that we will pay you for each hectare of the Crop that is replanted, as a result of the impact of Hailstones upon plant parts.
Seed	The grain or seed that is grown for dry seed production from the Crop , and is shown on your Certificate of Insurance .
Situation	The place where the growing Crop is located. We will show this place on every Certificate of Insurance we give you.
Sum Insured	The amount shown on your Certificate of Insurance . It is the product of the Insured yield , the Crop area and the Insured value .
Unharvested crop	The Crop from when it reaches First emergence stage for Dicotyledons and Monocotyledons (other than rice) and at Panicle initiation for rice, until the Crop is harvested. Hay is considered to be harvested when it is baled, rolled, or stacked, whichever occurs first.

COVER

Listed Events

Impact of **Hailstones** upon plant parts.

Fire, lightning, or spontaneous combustion of the **Crop**.

Physical damage or destruction of the **Crop** caused by explosion.

WHEN WE WILL PAY

We will pay you for the loss of **Potential yield** of **Seed** or **Hay**, during the **Period of Insurance** shown on your **Certificate of Insurance**, due to any of the listed events shown, for -

- (a) **Dicotyledons** and **Monocotyledons** (other than rice), after they have reached **First emergence**; or
- (b) rice, after it has reached **Panicle initiation**.

There must be damage or loss to the **Crop**, during the **Period of Insurance**, and from one of the listed events for you to make a claim.

Please refer to the section headed “**HOW WE PAY A CLAIM FOR YOUR CROP**” for full details of what we will pay you in the event of a claim.

ADDITIONAL THINGS WE WILL PAY FOR WHEN YOU HAVE INSURED YOUR CROP

Where the **Crop** is insured this policy extends to include the following additional benefits.

We will pay

Replanting subsidy

We will pay you a **Replanting subsidy** if the **Crop** is damaged by the impact of **Hailstones** upon plant parts of the **Crop**, and the damage occurs after **First emergence** and before the **Crop** has reached the -

- (a) **Eight leaf stage** for **Dicotyledons**; or

ADDITIONAL THINGS WE WILL PAY FOR WHEN YOU HAVE INSURED YOUR CROP (CONTINUED)

We will pay	
<p>Replanting subsidy (cont'd)</p>	<p>(b) the First jointing stage for Monocotyledons, (other than rice); or</p> <p>(c) Panicle initiation for rice.</p> <p>The Excess will not apply to Replanting subsidy claims.</p> <p>We will continue to insure the replanted Crop if the same type of crop is planted. If a different crop is planted (subject to our approval), we will transfer insurance cover to the new crop, provided you agree to pay any additional premium that may be required.</p> <p>The Replanting subsidy is an option you can select instead of continuing to grow the Crop through to harvest.</p> <p>No loss of Potential yield of Seed will be paid on the damaged Crop, if the Replanting subsidy option is selected.</p>
<p>Damage by chemicals</p>	<p>We will also pay you for the loss of Potential yield of Seed or Hay due to damage by chemicals that have been ground sprayed on adjoining properties, not belonging to you or farmed by you, which are located within 2 kilometres of the damaged Crop.</p> <p>In the event of a claim under this benefit, you must provide us with the name and address of the person(s) responsible for the damage.</p> <p>We will not pay any claims under this benefit if you do not provide us with this information.</p> <p>The most we will pay you for all claims in total under this benefit during the current crop season, is \$50,000.</p>

ADDITIONAL THINGS WE WILL PAY FOR WHEN YOU HAVE INSURED YOUR CROP (CONTINUED)

We will pay	
<p>Damage by chemicals (cont'd)</p>	<p>The Excess shown on your Certificate of Insurance will not apply to this benefit.</p> <p>We will not pay claims under this benefit where your Certificate of Insurance indicates that the cover applicable to the Crop is “Fire Only”.</p>
<p>Straying livestock</p>	<p>We will also pay you for the loss of Potential yield of Seed or Hay due to damage by straying livestock that do not belong to you and are not being grazed on your property.</p> <p>You must maintain all fences around the Crop in good order, and ensure that they are of a suitable type used to control livestock that would be normally grazed on your property or adjoining properties. The gates at the Situation must be closed and secured when not in use.</p> <p>In the event of a claim under this benefit, you must provide us with the name and address of the owner of the livestock that caused the damage.</p> <p>We will not pay any claims under this benefit if you do not provide us with this information.</p> <p>The most we will pay you for all claims in total under this benefit during any one Period of Insurance, is \$50,000.</p> <p>The Excess shown on your Certificate of Insurance will not apply to this benefit.</p> <p>We will not pay claims under this benefit where your Certificate of Insurance indicates that the cover applicable to the Crop is “Fire Only”.</p>

ADDITIONAL THINGS WE WILL PAY FOR WHEN YOU HAVE INSURED YOUR CROP (CONTINUED)

We will pay	
<p>Seed or Hay in storage</p>	<p>We will pay you for the loss of harvested Seed or Hay due to fire, lightning, spontaneous combustion, explosion, wind and water, impact caused by any land vehicle or animal, earthquake, aircraft, or other aerial devices and articles dropped from them (excluding chemical substances), while the Seed or Hay is being stored on your farm or the farm on which the Crop was grown, until you have completed sowing in the following calendar season.</p> <p>For claims for damage by wind or water the Seed or Hay must be stored in a fully enclosed silo or a soundly constructed building, (wind or water claims are limited to \$5000 during any one Period of Insurance). Claims will be paid in accordance with the section headed "PAYING CLAIMS (Harvested Crop)". The Excess shown on your Certificate of Insurance will not apply to this benefit.</p>
<p>Harvested Seed or Hay</p>	<p>We will pay you for the loss of harvested Seed or Hay due to accidental loss or damage during loading and road transport, within 500km of the Situation.</p> <p>We will also pay you for loss of harvested Seed or Hay due to fire, lightning, spontaneous combustion, explosion, wind and water, impact caused by any land vehicle or animal, earthquake, aircraft, or other aerial devices and articles dropped from them (excluding chemical substances), if the Seed is at a seed cleaning facility or is warehoused.</p>

ADDITIONAL THINGS WE WILL PAY FOR WHEN YOU HAVE INSURED YOUR CROP (CONTINUED)

We will pay	
<p>Harvested Seed or Hay (cont'd)</p>	<p>We will not pay for any loss or damage sustained for -</p> <ul style="list-style-type: none"> (a) Seed or Hay which has been away from the situation for more than 21 days; or (b) Seed or Hay that cannot be identified as your Seed or Hay due to the manner in which it has been stored. <p>The most we will pay for all claims (other than wind or water) in total under this benefit is \$20,000 during any one Period of Insurance. Wind and water claims are limited to \$5000 during any one Period of Insurance.</p> <p>We will not cover loss or damage -</p> <ul style="list-style-type: none"> (a) to Seed when it is carried uncovered, unprotected, or in an inadequately constructed vehicle or bin; (b) to Hay in or on an inadequately constructed vehicle; (c) to Hay when inadequately secured or tied down; (d) to Seed or Hay when it is carried in an overloaded or unroadworthy vehicle; (e) caused by storm or water damage when stored, while Seed or Hay is not in a fully enclosed silo or a soundly constructed building; or (f) caused by storm or water damage when in transit if the Seed or Hay is in the open air. <p>Claims will be paid in accordance with the section headed "PAYING CLAIMS (Harvested Crop)".</p> <p>The Excess shown in your Certificate of Insurance will not apply to this benefit.</p>

ADDITIONAL THINGS WE WILL PAY FOR WHEN YOU HAVE INSURED YOUR CROP (CONTINUED)

We will pay	
<p>Gross percentage loss</p>	<p>Where the Gross percentage loss of the Crop is assessed as being greater than 70%, we will pay you an extra harvest allowance benefit.</p> <p>The amount we will pay you will be calculated by taking 50% of the difference between the assessed loss and 70%. This will be added to the assessed loss percentage of the claim.</p> <p>The most we will pay you is 100% of the Sum Insured shown on your Certificate of Insurance.</p> <p>For example: Assessed loss = 90% Extra harvest allowance = 10% [50% of (90% less 70%)] Percentage loss payable = 90% + 10% = 100%.</p> <p>We will not pay claims under this benefit where your Certificate of Insurance indicates that the cover applicable to the Crop is for “Fire Only”.</p>

WHEN WE WILL NOT PAY

We will not pay claims for	
<p>Impact of hailstones for “Fire Only” cover</p>	<p>Loss of Potential yield of Seed or Hay due to the impact of Hailstones upon plant parts where your Certificate of Insurance indicates that the cover applicable to the Crop is for “Fire Only”.</p>
<p>Excess or deficiency of water or moisture</p>	<p>Loss of Potential yield of Seed or Hay due to an excess or deficiency of water or moisture, however caused.</p>

WHEN WE WILL NOT PAY (CONTINUED)

We will not pay claims for	
Quality or grade of Seed	Loss of quality or grade of Seed or plant material.
Quality or grade of Hay	Loss of quality or grade of Hay unless caused directly by a listed event.
Nutritional value of Seed	Loss of nutritional value of Seed or plant material.
Nutritional value of Hay	Loss of nutritional value of Hay unless caused directly by a listed event.
Germination ability	Loss of germination ability of Seed .
Presence of any uninsured species of plant, including weeds	Loss of Potential yield of Seed or Hay due to the presence of any uninsured species of plant, including weeds, irrespective of whether such loss was also in consequence of damage by the impact of Hailstones .
Grazed Crops	Loss or damage to Crops that are grazed after the most advanced part of the Crop has reached first jointing.
Straw or Stubble	Loss of, or damage to, straw, stubble, Hay , or chaff, unless the Crop is Hay and then only for loss of weight of plant material.
Loss of weight	Loss of weight of any Crop other than Hay .
Intentional damage	Destruction, loss, or damage intentionally caused by you or a person acting on your behalf.
Riots or Civil Commotions	Destruction, loss, or damage caused by persons taking part in riots or civil commotions, labour disturbances, or persons of malicious intent acting on behalf of, or in connection with, any political organisation.

WHEN WE WILL NOT PAY (CONTINUED)

We will not pay claims for	
Artificial heating or drying process	Destruction, loss, or damage directly or indirectly caused by, or due to, any artificial heating or drying process.
Theft	Loss by theft during or after fire.
Consequential loss	Consequential loss of any kind.
Seed or Hay that has failed to be harvested	Loss of Potential yield of any Seed or Hay that has failed to be harvested within the normal harvesting period for the Crop .
Perennial Crops	Loss of Potential yield to a perennial Crop that occurs in the season immediately following the current Period of Insurance .
Warlike activities and Flood	Loss or damage caused by, contributed to, or caused from - (a) war or warlike activity. War does not have to be declared; (b) hostilities, rebellion, insurrection, or revolution; (c) lawful destruction or confiscation of the Crop ; (d) anything nuclear or radioactive; or (e) any loss due to Flood .
Fraudulent claims	We will not pay if you or anyone acting on your behalf or with your knowledge or connivance should make a claim knowing or reasonably suspecting the same to be false or fraudulent.

SPECIAL CONDITIONS OF YOUR POLICY

This policy is subject to a 48 hour acceptance condition. This means that for any proposal or revision advice that you send us, the cover or changes to the cover, will not commence until 48 hours after 4.00 p.m. on the date that we accept your proposal or revision advice.

Special Conditions	
<p>Crop failure</p>	<p>Before the Final revision date, you can cancel your cover in the event of Crop failure.</p> <p>No premium will be payable if you tell us about the Crop failure before the Final revision date, provided you have not already made a claim.</p> <p>If you have made a claim, a premium based on a yield of 0.5 tonnes per hectare will apply.</p> <p>A claim for Replanting subsidy is considered a claim for the purpose of this special condition.</p> <p>The Insured yield and the premium will not be reduced if the Crop failure occurs after the Final revision date.</p>
<p>Crop yield and value revision</p>	<p>At the beginning of each season, you must supply us with an Insured yield and Insured value for each Crop.</p> <p>Subject to our approval, you may revise the Insured yield and Insured value at any time prior to the Final revision date.</p> <p>However, you cannot -</p> <ul style="list-style-type: none"> (a) change the Insured yield or Insured value after the Crop has been harvested; or (b) change the Insured yield or Insured value after a claim, unless the Potential yield is less than your Insured yield. In this case, the Insured yield can be reduced to the Potential yield. <p>Your premium will be calculated at the Final revision date based on the latest Insured yield and Insured value.</p>

SPECIAL CONDITIONS OF YOUR POLICY (CONTINUED)

Special Conditions	
<p>Cancelling your policy</p>	<p>You can cancel this policy at any time. To do this you must ask us in writing to cancel your policy.</p> <p>The policy will end when we receive your written request.</p> <p>We will not return any premium when you cancel the policy.</p> <p>We can cancel this policy if you do any of the following -</p> <ul style="list-style-type: none"> (a) make a misleading statement to us when you apply for your insurance; (b) fail to tell us anything you should tell us when you apply for this policy and when you change or reinstate this policy; (c) fail to comply with the conditions of this policy; (d) fail to pay the premium for this insurance; (e) are not fair and open in your dealings with us; or (f) make a claim, during the period of this policy, that is not true. The claim does not have to be under this policy and can be with another insurance company. <p>We can also cancel this policy if there is a change in the circumstances of the risk during the Period of Insurance.</p> <p>If we cancel this policy we must advise you in writing. To do this, a notice will be delivered to you or posted to you by certified mail.</p>
<p>What you are required to do for us</p>	<p>You must observe and comply with the terms and conditions of this policy at all times.</p>

SPECIAL CONDITIONS OF YOUR POLICY (CONTINUED)

Special Conditions	
Care and protection	<p>You are required to tend the Crop during growth, harvesting, storage, or transit in a manner consistent with generally accepted farming practices and procedures.</p> <p>You must take all reasonable steps to ensure the protection and preservation of the Crop.</p>
You give us your rights to claim from anyone else	<p>If you have a right to claim against someone for a claim you made under this policy, you give us your rights to make that claim. You also give us your rights to conduct, defend, or settle any legal action and to act in your name.</p> <p>You must not do anything which prevents us from doing this and you must give us all the information and cooperation we require.</p>

HOW TO MAKE A CLAIM UNDER YOUR POLICY

Please call us or contact your nearest NRMA Insurance office when something happens that you believe you can claim for.

How to make a claim	
What you must do when you make a claim	<p>Where a claim for damage to the Crop occurs you must -</p> <ul style="list-style-type: none"> (a) advise us within 48 hours or the next working day, whichever is the earlier, either in person, by telephone, or facsimile, of the date and time of loss, the cause of loss, and details of the Crop damaged; (b) provide all reasonable assistance that we may require including written proof and statutory declarations;

HOW TO MAKE A CLAIM UNDER YOUR POLICY (CONTINUED)

How to make a claim	
<p>What you must do when you make a claim (cont'd)</p>	<p>(c) advise us if the Crop is ready for harvesting or is being harvested. If so, you may harvest or continue to harvest, provided you leave unharvested in each 50 hectares of Crop, 5 sample areas each approximately 4 metres long and 2 metres wide.</p> <p>The entire stubble of the Crop, including the stubble of any part of the Crop not affected, is to be left standing and not grazed, cultivated, cut, or interfered with in any way until inspected by an Assessor;</p> <p>(d) not disturb any Seed that has been burnt until it has been inspected by an Assessor.</p>
<p>Our rights after loss or damage</p>	<p>Where a claim for damage to the Crop occurs we may -</p> <p>(a) inspect and take possession of the Crop;</p> <p>(b) keep possession of the Crop and examine, sort, remove, or otherwise deal with it; and/or</p> <p>(c) sell any of the Crop or dispose of it for the account of whom it may concern.</p>
<p>Deferred Settlement</p>	<p>We reserve the right to defer settlement of any loss until, in our opinion, the seasonal results are far enough advanced to provide a fair basis of assessment of the loss of Potential yield of Seed or Hay.</p>

POLICY EXCESS

For each claim on the **Crop** we will reduce the amount of your claim by the **Excess**. The amount of your **Excess** is shown on your **Certificate of Insurance**.

Where the assessed loss of **Potential yield** of **Seed** or **Hay**, due to the impact of **Hailstones**, exceeds 20% of the **Crop**, not harvested at the time of damage, we will reduce the **Excess** by 0.5% for each 1% of the assessed loss above 20%. We call this our reducing **Excess** benefit.

We will not apply the **Excess** to losses due to fire.

HOW WE PAY A CLAIM FOR YOUR INSURED CROP

How we pay a claim	
Unharvested Crop	<p>In the event of a loss, the claim payment will be determined by applying the net loss percentage to the Sum Insured or the Potential value, whichever is the lesser.</p> <p>The net loss percentage is the Gross percentage loss less the Excess.</p> <p>We may delay the final assessment of a claim until the Crop reaches maturity. We will not pay for any loss until -</p> <p>(a) all the premium has been paid; and</p> <p>(b) after the Final revision date.</p> <p>We will calculate the amount we will pay you as shown in the following table.</p> <p>Sum Insured Calculation. For example; Yield (Insured/Potential) = 3.0t/ha Crop Area (at time of loss) = 100ha Insured value per tonne = \$190.00 % Share (if share farmed) = 100% Sum Insured (Yield x Area x Value x % share) = \$57,000</p> <p>Amount Payable Calculation Sum Insured x Net Loss % = Amount Payable \$57,000 x 45% = \$25,650 less any Excess.</p>

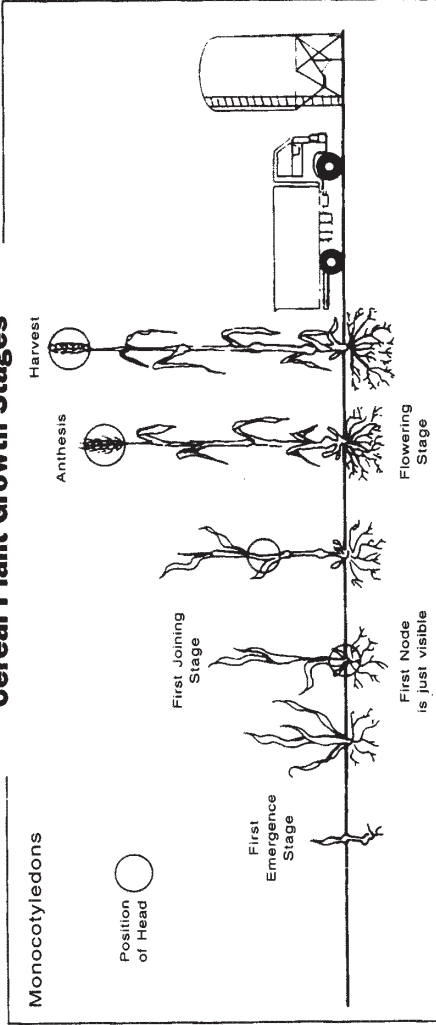
PAYING CLAIMS

If necessary, to establish the full extent of any loss, the final settlement of a claim may be deferred until the seasonal results are far enough advanced to provide a fair basis of assessment.

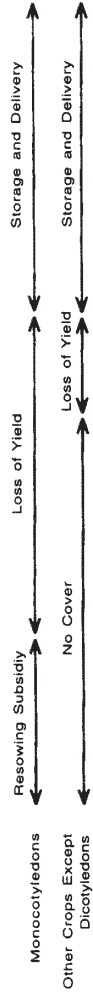
Settlement	
Harvested Crop	When damage or loss from a listed event occurs to harvested Crop , we will pay you the Insured value per tonne (shown on your Certificate of Insurance) for each tonne lost.
The most we will pay	The most we will pay you for any claim under this policy, is the Sum Insured shown on your Certificate of Insurance , unless otherwise indicated in the policy.

CEREAL PLANT GROWTH AND OTHER CROP STAGES

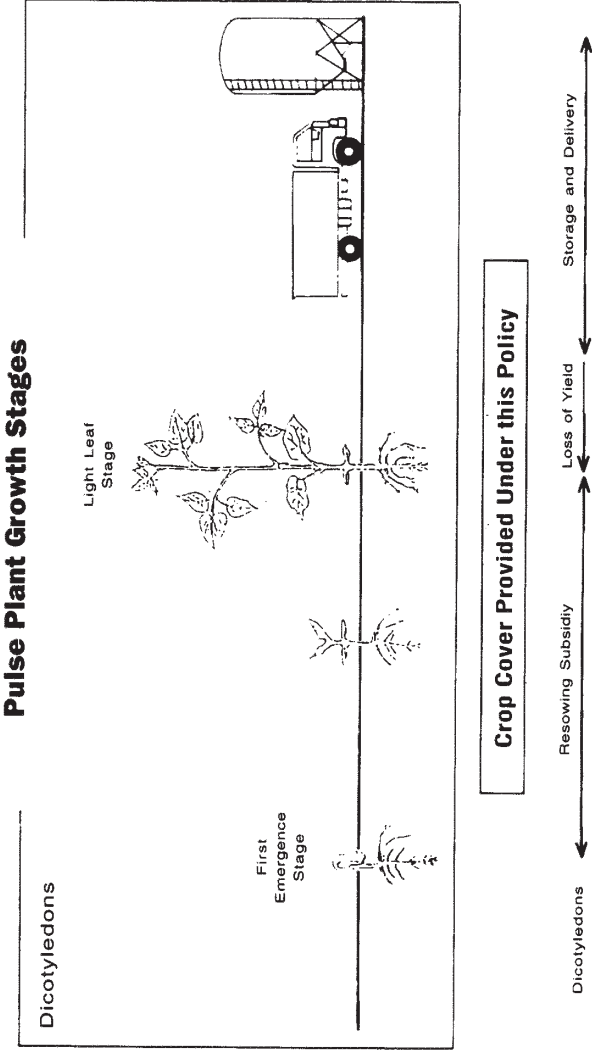
Cereal Plant Growth Stages



Crop Cover Provided Under this Policy



PULSE PLANT GROWTH STAGES



FRAUD HOTLINE

A significant number of insurance claims are fraudulent. This not only leads to increased premiums for customers, but thousands of dollars are spent each year investigating fraudulent claims.

Help stop insurance fraud by calling our hotline

1800 A FRAUD – 1800 237 283.

If you choose to give your name, it will be held in the strictest confidence.

Sydney

388 George Street
Sydney NSW 2000

Melbourne

Level 10, 161 Collins Street
Melbourne VIC 3000

Canberra

92 Northbourne Avenue
Canberra ACT 2600

Brisbane

GPO Box 5730
Brisbane QLD 4001

Adelaide

211 Victoria Square
Adelaide SA 5000

Perth

46 Colin Street
West Perth WA 6005



For NRMA Farm Insurance enquiries
you can ring 132 818 from
anywhere in Australia
Mobile phones - normal network costs apply

www.nrma.com.au
388 George Street Sydney NSW 2000
or come in to any NRMA office