



<http://understandinsurance.com.au/types-of-insurance/farm-insurance>

Farm insurance

If you work in the agricultural sector, instead of ordinary business insurance, you might find that a niche product such as farm, crop and livestock insurance is going to be best suited to what you need.

Farm, crop and livestock insurance usually involves a package of different insurance types tailored to cover farm businesses and primary producers for a range of events.

Brokers [<http://understandinsurance.com.au/insurance-brokers>] can help you find the right range of products for your needs.

Types of farm insurance

Farm businesses usually combine personal and business insurance types, while farm cover combines a specific group of covers which can include the following:

- **Home and contents:** Home and contents insurance products cover loss, damage or theft occurring to the farm owner's house as well to the contents of the farmer's home
- **Farm motor:** Similar to motor vehicle insurance, but covers additional risks that you might be exposed to if you work on a farm
- **Farm machinery:** Covers machinery such as tractors and associated equipment that is used in farming. You might lease your farm machinery, in which case insurance is a mandatory part of the lease agreement, or it may be owned
- **Farm liability insurance:** This is a specialised product and you should make sure you choose an insurance company that understands the additional risks involved in your farm business, so you can be sure your cover is sufficient
- **Livestock, fencing and hay insurance:** Will protect your farm animals and produce from accidental injury, theft, damage, severe weather events and other mishaps, depending on the policy's exclusions
- **Farm loss of income and business interruption insurance:** Compensation if accidental damage, theft or injury and occasionally severe weather events prevent you from earning an income through your usual business activities

Other types of insurance cover under this category include personal accident and injury insurance, goods in transit insurance, workers compensation insurance if your farm business has employees, and public liability insurance.

To find an insurer that offers these types of policies, visit www.findaninsurer.com.au [<http://www.findaninsurer.com.au>]