

Farmer's income protection

This Part applies in respect of each person specified in the **schedule** (Person) who suffers bodily injury caused solely and directly by violent accidental external and visible means or who suffers any sickness or disease.

▶ A. What you are insured for

You are insured for:

Event 1

\$52,000 (unless a different Limit is shown in the **schedule**) for any accident that happens to the Person which results in:

- a. that Person's death, or
- b. permanently prevents that Person from carrying out their usual farming activities.

Event 2

- a. \$500 (unless a different Limit is shown in the **schedule**) for each seven day period (calculated on a proportionate basis) that the Person is temporarily prevented from carrying out all their usual farming activities;
- b. \$125 (unless a different Limit is shown in the **schedule**) for each seven day period (calculated on a proportionate basis) that the Person is able to carry out only some of their usual farming activities;

Event 3

Up to \$5,000 for the Person for reasonable medical expenses not recoverable from any other source arising from incapacity for which a claim is payable under this Part.

▶ B. What you are not insured for

You are not insured for:

1. Any period of incapacity arising from any sickness or disease which:
 - a. becomes manifest within 21 days of the commencement of this Part;
 - b. results in incapacity for a period of less than 7 consecutive days.
2. Any period of incapacity for which a medical certificate is not provided.
3. Any Event consequent upon the Person:
 - a. engaging in racing of any kind (other than on foot) as a driver, rider, competitor or a passenger;
 - b. committing or attempting to commit suicide, intentional self injury or any criminal act;
 - c. being under the influence of intoxicating liquor or a drug.
4. Any Event arising from air travel other than in aircraft in which the Person is travelling as a passenger:
 - a. operated by a regular airline or established charter service, or
 - b. to direct the pilot in connection with top-dressing, spraying or poisoning activities in connection with the Business stated in the **schedule**.

▶ C. The amounts you can claim

Events 1 and 2

The maximum amount payable in respect of any one happening will not exceed the Limit shown under Event 1.

Special conditions

1. The Person shall, as often as required, submit to a medical examination on behalf of State.
2. In the case of death of the Person State shall be entitled to have a post-mortem examination.
3. Accidental death shall not in any way be presumed by reason of the disappearance of the Person, except in the event of the total loss of the ship or aircraft on which that Person was travelling.

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