

# Kiwifruit Top Up

The FMG Kiwifruit Top Up policy provides top up cover for all kiwifruit varieties that are insured under the Zespri Hail Scheme.

## About the cover

The FMG policy insures your growing kiwifruit for any losses over and above those covered under the Zespri Group Limited Pool Distribution Policy For Hail Damage

- Cover is provided for damage to class 1 export grade kiwifruit on the vine caused by hail
- No kiwifruit size restrictions
- Cover starts on the 1 August or the start date of the period of insurance shown on the certificate whichever is latest
- Cover ends when you complete your harvest or the end date of the period of insurance shown on the certificate whichever is earliest
- Cover is limited to loss of estimated yield caused solely and directly by being struck by hail
- You must have your kiwifruit insured under the Zespri Group Limited Pool Distribution Policy For Hail Damage

## What we will pay

The net tray loss as assessed by the Zespri appointed loss adjuster, up to the agreed value specified in your insurance. There is no additional excess for the top-up cover

In the event of a loss, a Zespri appointed assessor must determine that the loss is covered by the Zespri Group Limited Pool Distribution Policy For Hail Damage before the FMG cover will respond



## We also provide cover for

- Orchard Fruit
- Vehicles
- Liability
- Farm buildings and contents

## The FMG difference

FMG has its roots firmly planted in rural New Zealand, which is why you'll find that we're different when it comes to insurance. We were started in 1905 by farmers for farmers and growers, and today we're still 100% New Zealand owned by our rural clients.

Call us on **0800 366 466**  
or visit our website **fmg.co.nz**

### Disclaimer

Please note this is only a summary of the product and is subject to our specific product documentation and underwriting criteria. For full details, you should refer to the policy document. You can get these documents and any other information you need, from your local FMG representative, by calling us on 0800 366 466 or by visiting our website [www.fmg.co.nz](http://www.fmg.co.nz)

Effective on all new policies, items and renewals issued on or after 1 August 2024

**We're here for the good of the country.**