

Farm liability

Only those Sections for which a limit of indemnity is shown in the **schedule** are insured under this Part.

▶ A. What you are insured for

You are insured for:

Section 1

Your liability at law arising from accidental loss of or damage to anyone else's property

Section 2

Your liability at law arising from accidental bodily injury to any person (bodily injury shall be deemed to include death, sickness, disease, disability, shock, fright, mental anguish or mental injury)

Section 3

Your liability at law arising from accidental bodily injury to any employee (bodily injury shall be deemed to include death, sickness, disease, disability, shock, fright, mental anguish or mental injury)

occurring in New Zealand and caused by any of **your** activities in connection with the Business stated in the **schedule**.

Section 4

1. Any fine under:
 - a. Sections 80(1)(a) or 80(1)(b) of the Building Act 1991
 - b. Section 339(1) of the Resource Management Act 1991 for a breach of Section 338(1) of that Act insofar as that offence related to a breach of Sections 9,11,12,13,14 or 15 of that Act including legal representation costs **you** reasonably incur in the defence of any prosecution.
2. Any amount **you** are sentenced to pay as reparation under Section 32 of the Sentencing Act 2002 for a breach of:
 - a. Sections 80(1)(a) or 80(1)(b) of the Building Act 1991
 - b. Section 339(1) of the Resource Management Act 1991 for a breach of Section 338(1) of that Act insofar as that offence related to a breach of Sections 9,11,12,13,14 or 15 of that Act
 - c. Section 50 of the Health and Safety in Employment Act 1992.
3. Legal representation costs **you** reasonably incur in the defence of any prosecution under Section 50 of the Health and Safety in Employment Act 1992

arising from any of **your** activities in connection with the Business stated in the **schedule**.

Section 5

Your liability at law for costs incurred under Sections 43 or 46 of the Forest and Rural Fires Act 1977.

Section 6

Punitive or exemplary damages awarded against **you** following accidental bodily injury (bodily injury shall be deemed to include death, sickness, disease, shock, fright, mental anguish or mental injury) to any person (other than an employee) in connection with the Business stated in the **schedule**.

Section 7

Fines or penalties for the presence of inhibitory substances in **your** milk imposed by a dairy company in accordance with their terms and conditions of supply.

▶ B. What you are not insured for

You are not insured for:

Section 1

Liability for loss of or damage to that part of any property on which **you** or **your** employee is or has been working.

Sections 1, 2, 3, 5 and 6

Fines and penalties.

Sections 1, 2, 3, 4, 5 and 7

Punitive or exemplary damages.

Sections 1, 2 and 6

1. Liability to:
 - a. any employee
 - b. any member of **your** family usually living with **you**.
2. Liability caused by vibration or by removing or weakening the support of any building or structure.
3. Any claim following loss of or damage to any aircraft arising from:
 - a. the repair or servicing of, or
 - b. goods or products installed in any aircraft or any part of any aircraft.
4. Liability for damage to goods or products **you** have manufactured, sold, supplied, assembled or installed if such goods or products are defective, harmful or unsuitable.
5. Liability where goods or products did not fulfil the purpose for which they were intended.
6. Liability arising from ownership or use of any:
 - a. vehicle
 - b. watercraft or
 - c. aircraft unless being used by an independent contractor to carry out aerial topdressing or weed spraying for **you**.
7. Any claim following loss of or damage to any vehicle or watercraft arising from the repair or servicing of any vehicle or watercraft or any part of any vehicle or watercraft.
8. Any liability arising from any negligent or unskilful treatment or act in the course of professional services provided by **you**.
9. Liability arising from the use of 1080 or 1081 poisons.

Sections 2, 3 and 6

Any liability where there is cover under the Injury Prevention, Rehabilitation & Compensation Act 2001, any amendment to that Act or any replacing Act.

Sections 3, 4, 6 and 7

The amount of the Excess shown in the **schedule** or \$500 whichever is the greater.

Section 4

Any fine where **you**:

- a. ignore any statutory provision
- b. do not act on any specific notification given under the Acts named in this Section.

Section 6

Punitive or exemplary damages awarded against **you** because **you** have committed any deliberate, malicious, dishonest or fraudulent act.

Section 7

That part of a fine or penalty which relates to the value of contaminated milk.

All sections

1. Any action brought against **you** in a Court outside New Zealand.
2. Sums that **you** become liable to pay in connection with any of the following:
 - a. the mining, processing, transporting, distributing or storing of asbestos,
 - b. the manufacture or processing of materials that contain asbestos,
 - c. any process of decontamination, treatment or control of asbestos,
 - d. the presence of asbestos in any building or structure,
 - e. pollution or contamination by asbestos.
3. Any liability which arises only because **you** agreed to take liability upon **yourself** unless the agreement is with any motor fuel supplier.
4. Loss, liability, prosecution or expense of any type connected in any way with a building or structure being affected by:
 - a. moisture or water build-up or the penetration of external moisture or water, or
 - b. the action or effects of mould, fungi, mildew, rot, decay, gradual deterioration, micro-organisms, bacteria, protozoa, or any similar or like forms,that is caused directly or indirectly by:
 - i. non-compliance with the New Zealand Building Code, or
 - ii. faulty design or faulty specification, including but not limited to faulty sequence, procedure or programme, or
 - iii. faulty materials, or
 - iv. faulty workmanship,when the building or structure was constructed, manufactured, altered, repaired, renovated or maintained.

This exclusion does not apply however to loss that is caused by or directly arises from the leakage of internal pipes, internal water systems or internal cisterns.

► C. The amounts you can claim

Section 1

The maximum amount **you** can claim (inclusive of legal representation and all other costs) for any one happening is

Section 1	\$10,000 for liability for any property held as a bailee for reward and the Limit shown in the schedule in respect of any other liability
Section 2	\$1,000,000 or the Limit shown in the schedule whichever is the lesser
Section 3	\$100,000
Section 4	\$100,000
Section 5	\$50,000 or the Limit shown in the schedule whichever is the greater
Section 6	\$250,000
Section 7	\$10,000 for all claims during any one period of insurance .

► D. Special conditions

Section 7

You must notify us as soon as possible after a dairy company discovers any inhibitory substances in your milk.

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