

agriplan



## a strong rural performer

For more than 100 years, Vero and its predecessors have been a strong and stable supporter of farming in this country. Our relationship with the country's leading stock and station agency has continued uninterrupted since 1864.

As a New Zealand business ourselves, we value the contribution agriculture makes to New Zealand's economy and the part it has played in creating our unique heritage and culture.

Through our specialised rural teams, we understand the complexities and challenges of farming in terms of a business, a home and a family's passion.

Which is why, time and time again, New Zealand farmers and rural businesses choose Vero.

## with a distinguished pedigree

The Vero name has grown out of a long line of distinguished insurers. Formerly we were part of the Royal & SunAlliance group of companies, now we are part of the Promina Group, one of the leading insurance and financial services groups in Australasia.

Together we take care of 3 million customers throughout Australia and New Zealand, and Vero is the second-largest general insurer (based on gross revenue) writing over \$600 million worth of business annually.

In New Zealand we work through a nationwide network of brokers and AMP advisors and are underwriters for AMP, PGG Wrightson Ltd and most professional intermediaries.

## our track record

- IBANZ Insurer of the Year (2002, 2003, 2004) as voted by New Zealand's insurance brokers.
- Upgraded by Standard and Poor's to an A+ (Strong) claims paying rating (reflects strengthening of financial position)
- Achievement Award - Silver Level , awarded by New Zealand Business Excellence Foundation
- Ranked in top five Best Places to Work by Unlimited Magazine, 2004 and 2005

## local people settle local claims. fast.

Because disasters are just as likely to happen in rural areas as cities, we have specialist teams throughout provincial New Zealand. Which means under Agriplan, you will more often than not be dealing with local people who have local knowledge.



## first when disaster strikes

When recent storms and flooding devastated many farmers' lives in the North Island, Vero was among the first to respond.

Our assessors, equipped with four-wheel drives and mobile communication systems that worked in the area, had the autonomy and authority to approve claims and make cash settlements on the spot.

So, while a lot of neighbours were left waiting to lodge and have their claims approved, many Vero clients were already underway with repairs and rebuilding.

We also extended the hours of our customer service help-lines and provided practical, meaningful advice and support to distraught families.

Farmers quickly knew exactly where they stood and could make decisions about repairing and rebuilding their lives, with confidence.

### \$25,000 cash for flood recovery

In recent years, too many New Zealanders have experienced the immediate need for cash following major flood damage. Which is why Vero's Agriplan Farm Assets section has a built-in \$25,000 cash sum payable to farmers



hit by floods where the insured flood damage exceeds \$100,000. This can be used for anything at all – equipment, stock replacement, furnishings - even a holiday.

### world class product

The new Agriplan is a highly flexible product that can be tailored to your own requirements. Each section has automatic benefits with the option to select further additional benefits that reflect your farm and business e.g. forestry lots, live hedges and shelter belts. Agriplan even dedicates a specialised section for your livestock, farm dogs and horses.

## the agriplan advantage

### prompt and fair claims management

Claims teams are empowered to assess and make decisions. Our fundamental philosophy is that we 'look for ways to pay claims'.

### specialisation

By developing in-depth knowledge of the farming sector we have tailored insurances that work for specific types of farm businesses. You can select cover for everything from buildings, stock and plant through to home and contents, livestock, business interruption and income protection. Our rural specialist teams are backed by the resources and authority they need to deliver in the rural community.

### financial strength

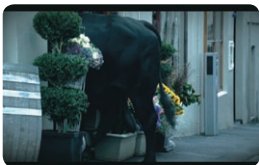
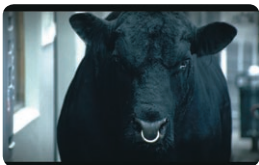
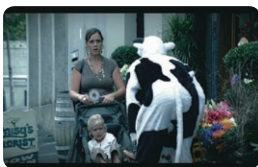
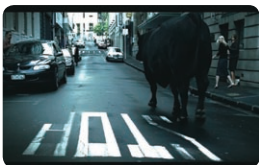
With a Standard and Poor's rating of A+ (Strong) Vero has the financial stability and strength to fully settle claims, should even the largest scale disaster hit New Zealand.

### the values we live by

As an insurance business we live by our level of service. Today, we are guided by the values of Integrity, Customer Focus, Excellence and Expertise. We stay true to and deliver on these values by implementing regular reviews to ensure our premiums are fair and accurate and that we settle claims quickly and efficiently. We also formally review processes to ensure we consistently deliver fast, efficient service.

# bred to perform

New Zealand's most-recognised Black Angus bull, 1275 kg Sensation from Hawkes Bay has made a name for himself – and Vero – in recent years. This sensational four year old purebred has received accolades for both his TV performances in Vero advertising and at A&P shows. Meanwhile, we've recently completed filming our latest TV commercial, and it seems not even inner city streets can fluster him.



## Contact information

Vero Insurance is available through your local Insurance Broker or Adviser. For additional information, please visit us at [www.vero.co.nz](http://www.vero.co.nz) or call us on one of the contact telephone numbers below.

General Enquiries: **0800 808 508**

24 hour help line: **0800 800 786**

### **Head Office**

Vero Centre

48 Shortland Street

Private Bag 92 120

Auckland

Telephone **09 363 2222**

Fax **09 363 2350**

Vero has 17 nationwide service offices that work alongside local Insurance Brokers to service customers within each region.

**Auckland** 12-14 Northcroft St, Takapuna. Ph **09 488 3100**

Broker Branch, Level 12, 34 Shortland St, Ph **09 363 2222**

National Agency Branch, Level 6, Forsyth Barr Tower,  
55-65 Shortland St. Ph **09 916 4411**

**Christchurch** 76 Hereford St. Ph **03 364 6550**

**Dunedin** 34 London St. Ph **03 471 9700**

**Hamilton** Level 2, 127 Alexandra St. Ph **07 834 3870**

**Invercargill** 134 Spey St. Ph **03 218 2052**

**Napier** 70 Tennyson St. Ph **06 834 2560**

**Nelson** 153a Trafalgar St. Ph **03 548 7086**

**New Plymouth** 10 Devon St East. Ph **06 759 4750**

**Palmerston Nth** L 7, Cnr. Grey & Rangitikei St. Ph **06 350 0580**

**Rotorua** Level 4, Zens Centre, 1135 Arawa St. Ph **07 348 5134**

**Tauranga** Level 1, Goddard Centre, 16 Grey St. Ph **07 577 3220**

**Timaru** 37 Sophia St. Ph **03 688 1108**

**Wanganui** 208 Victoria Avenue. Ph **06 348 0650**

**Wellington** Level 4, 15 Willeston St. Ph **04 470 8300**

**Whangarei** 122 Bank St. Ph **09 430 1760**