

MUTUAL & FEDERAL
Authorized Financial Services Provider

Mutual & Federal **agriplus**

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A Member of the Old Mutual Group




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**Fire Risk for the Farmer /
Brand Dekking vir die Boer**

- Fire Section / **Brand Afdeling**
- Fire - Crop & Stack / **Brand – Oes & Mied**
- Livestock / **Lewende Hawe**
- Spread of Fire / **Brand Verspreiding**

Accountability Passion Pushing beyond Boundaries Integrity Respect



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Fire Section / Brand Afdeling

- Property damage / **Eiendomskade:**
 - Buildings / **Geboue**
 - Contents / **Inhoud**
 - Fodder in shed / **Voer in store**
 - Goods designed to be in open / **Goedere ontwerp om in ope te staan**
 - Fencing / **Kamp & Grensdrade**
 - Game & Ostriches / **Wild & Volstruise**
 - Poultry / **Pluimvee**

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**Fire - Crop & Stack /
Brand – Oes & Mied**

- Growing Crops in open / **Groeierende Graan in ope**
- Seed / **Saad & Pitte**
- Hay / **Hooi**
- Stack / **Miedens**
- Silobags / **Silosakke**

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Livestock & Pedigreed Animals / Kudde & Stamboekdiere



- Animals in open / **Diere in ope**
- Cattle, sheep, goats, mules, pigs etc.
- **Beeste, skape, bokke, muile, varke ens.**

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Spread of Fire / Verspreiding van Brand



- Sections / Afdelings
- Public Liability / **Gemeenregtelike Aanspreeklikheid**
- New Broadform Liability / **Nuwe Breë Gemeenregtelike Aanspreeklikheid**
 - Cover / Dekking
 - General / **Algemeen**
 - Extensions / **Uitbreidings:**
 - Products / **Produkte (CPA wet)**
 - Spread of fire / **Verspreiding van Brand**
 - Including and Excluding Plantations / **Insluitend en uitsluitend Plantasies**
 - Fire Fighting Support incl Water bombing Costs / **Brandbestrydingskoste insluitend Watergookostes deur lugvaartuie**
- Umbrella Liability / **Sambreel aanspreeklikheid**

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Suggested Cover & Rates / Voorgestelde dekking & Tariewe



- General / **Algemeen** R5m = R1642 p.a. (R440 p.a.)
- Why important to have a limit of R5m? **Hoekom is dit belangrik om perk van R5m te hê?**
- Spread of Fire excluding plantations / **Verspreiding van Brand Uitsluitend plantasies** R5m = R 858 p.a. (R610 p.a.)
- Umbrella Liability / **Sambreelaanspreeklikheid**
- + R20 m = R660 p.a.

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Advantages of FPA / Voordele van BBV



- Presumption of negligence cancelled / **Vermoede van nalatigheid word gekanselleer**
- Prevention or fighting of fire – improved communication & co-operation / **Voorkoming of bestryding van veldbrande – verbeterde samewerking & kommunikasie**
- Possible waiver of certain precautions - fire breaks & adjustments of regulation to suite personal circumstances / **Moontlike kwytskelding van voorsorgmaatreels soos brandstrokke & aanpassing van regulasies om by boer se persoonlike omstandighede te pas**

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Advantages of FPA / Voordele van BBV



- Membership of FPA is also to the advantage of the insurer / **Lidmaatskap aan BBV = ook voordelig vir versekeraar**
- **Discount of 20% will be allowed on Spread of fire rates if proof of FPA membership can be provided.**
- **Bewys dat Versekerde aan 'n Geregistreerde BBV = 20% korting geregtig op gemoemde tariewe.**

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Fire Fighting & Water bombing Costs / Brandbestryding & Watergooikostes deur lugvaartuie



- **2 Limits / Perke**
- R50 000 = R550 p.a.
- R100 000 = R880 p.a.
- (per farm that forms a unit / per plaas wat eenheid vorm)

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4 Questions – Fire Bighting - 4 vrae oor Brandbestryding



- Farmer never phones, fire started on his farm and get account / **Boer bel nie, maar brand het op sy plaas ontstaan en kry rekening ****
- Farmer phones - after fire started on his farm / **Boer bel, brand op eie plaas**
- Farmer phones – fire not on own farm / **Boer bel, brand nie op eie plaas nie.**
- FPA phones/ **BBV bel** (Duties of FPA -Pligte van BBV)

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Claims Process / Eise prosedure



- 1 Farmer must take all actions to prevent the fire from spreading. **Boer moet alles in sy vermoë doen om te keer dat die brand versprei.**
- 2. Notify FPA, Municipality, Police, Broker Insurer and owners of adjoining land. **Stel BBV, Munisipaliteit, polisie, makelaar/ versekeraar en eienaars van aangrensende grond in kennis van brand.**
- 3. Complete claim form & Supply docs **Voltooi eisvorm & verskaf alle dokumentasie t.o.v. eise ontvang, aan versekeraar**

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Trots Suid Afrikaans



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The image is a presentation slide with a light green background. At the top left, the text "Trots Suid Afrikaans" is displayed in a bold, black font. In the top right corner, there is a small logo for "MUTUAL & FEDERAL" featuring a stylized mountain range. The central focus of the slide is a photograph of the South African flag, which is shown waving on a flagpole. The flag's design consists of a red isosceles triangle at the top, a blue triangle at the bottom, and a green triangle on the left side, all meeting at a central white point. A thin horizontal bar at the bottom of the slide contains five small, light green rectangular buttons with the following text: "Accountability", "Passion", "Pushing beyond Boundaries", "Integrity", and "Respect".