

# Arthur J. Gallagher, helping to grow your business

True expertise in risk management for fertiliser businesses doesn't grow on trees. At Arthur J. Gallagher, we focus on delivering tailored risk management solutions for your industry.



### We help you plant the seed

Our advice is based on practical, proven knowledge of the needs and challenges facing the fertiliser industry in Australia.

Simply having insurance isn't enough to protect your business. Our people can provide the technical expertise to deliver you the right risk management program, along with the insurance solutions, to protect what you've grown.

#### And nurture it

With the global strength of Arthur J. Gallagher behind us, we negotiate with insurers to find the right insurance solution for your business. When we need them, we have direct access to our global network of experts.

We bring the same global strength to support you in the case of a claim

#### The difference is in the solution

Our fertiliser insurance solution provides your business, premises, farm, garage or depot with protection from an array of risks. We can also provide supporting expertise across liability, employment practices, and credit insurance.

We're currently the largest single insurance broker to Australian Fertiliser Services Association (AFSA) and have been a proud partner for over 25 years.

## Our fertiliser insurance product can include the following features\*:

- Agreed Value or Market Value cover options;
- Loss of load or fertiliser;
- Removal of Debris
- Staked tyre damage;
- Emergency repairs
- Finance repayments following Loss to vehicle;
- Down Time Protection Optional Cover
- Hire of replacement vehicle following theft
- Hospital and Other Expenses
- Trauma Counselling Costs
- \$30m property damage cover;
- \$5m dangerous goods liability extension

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Proud insurance partner to the Australian Fertiliser Services Association (AFSA) for over 25 years.





Locally focused. Nationally resourced. Internationally represented.

To see how can protect and grow your business visit: www.ajg.com.au/fertiliser

