



Thorners

22-26 Main Street
PO Box 40-190
Upper Hutt 5140

04 528 8088

Also at Waimarama Road
Havelock North

Thorners can provide:-

- Farm insurance
- Agricultural Machinery insurance
- Home, contents and vehicle insurance
- Business insurance
- Home Equity Release
- UK Pension Transfers



www.thorner.co.nz

Sheryl@thorner.co.nz

In association with
Elders Hawkes Bay



So you have just purchased a new Bull at the sale and no doubt it was an expensive investment.

As the hammer falls it becomes yours and you haven't even got it home yet. What if it escapes or dies before you even get it home?

Thorners can arrange immediate insurance cover provided the animal is between six months and five years old and we only need to know the basics...

- Age, breed, tag number and sum insured—maximum \$50,000.

With our farm insurance providers, other livestock, farm dogs and farm horses can also be covered. You can even specify pedigree animals and choose between covering them for full mortality or for death by accident only.

With full mortality cover an additional benefit includes cover for death as a result of castration.

Where an animal needs to be put down, the insurer will pay the resultant loss. Veterinary fees of up to \$250 associated with any accepted claim will be paid.

You can also insure to cover farm animals for theft, escape and loss of use if an animal becomes impotent. That's only the animal, not the farmer!

Essential check list...

- *Do you need crop insurance?*
- *Are your farm animals all insured?*
- *Have all of your farm policies been reviewed in the last 12 months?*

I am available to discuss your all of your farm insurance needs so feel free to contact me if you have any questions. My personal email is sheryl@thorner.co.nz or ph 04 528 8088.

I look forward to hearing from you soon.

Kind regards

Sheryl