

# GEMINIA FARM PROTECTOR

"Take protection for your agribusiness operations to the next level."



Agribusiness can be very rewarding when all operations are working seamlessly and processes are not disrupted. De-risking your agribusiness operations guarantees these rewards. Geminia Farm Protector is designed to “take protection for your agribusiness operations to the next level.”

### What is covered?

Loss or damage to biological assets (crops and livestock), agribusiness buildings and structures, machinery, office equipment, employee injuries, and other business interruptions leading to financial losses, based on events covered under any of the 12 sections of the insurance package.

### Scope of coverage

Geminia Farm Protector is a sectionalized policy insurance package that provides a safety net for risks associated with any agricultural value chain, from farm to fork. Coverage sections are selected based on the insured’s specific needs.

#### Section 1: Agriculture Insurance

This refers to insurance coverage for biological assets (livestock, crops, or plants) owned by the insured, including assets under contract farming, financing, or leasing, among other ownership arrangements recognized by Kenyan law.

#### Section 2: Building and structures and Equipment.

This policy provides coverage against sudden and unforeseen physical loss or damage to the buildings, structures, fittings and fixtures that are related to the insured’s agribusiness against fire and allied perils.

#### Section 3: Work Injury Benefit Act (WIBA)

Provides coverage for the employer’s financial obligation under the Work Injury Benefit Act to compensate workers injured in the course of employment.

#### Section 4: Greenhouse Insurance

Covers damage to the greenhouse structure, claddings and crops growing inside the greenhouse as a result of windstorm, excessive rainfall, and fire and allied perils.

#### Section 5: Machinery Breakdown

This policy provides coverage against sudden and unforeseen physical loss or damage to insured machinery directly related to productivity and/or agro-processing.

#### Section 6: Burglary

Covers loss or damage to contents contained within the insured premises following forcible or violent entry or exit from the premises or through hold-up.

#### Section 7: Goods in Transit

This policy offers protection against loss, destruction, or damage to goods while in transit—from the time they leave the insured’s premises to final delivery.

#### Section 8: Office Equipment

Provides coverage against sudden and unforeseen physical loss or damage to office equipment within the property insured under Section 2.

## Section 9: Farm Motor Vehicles

Farm motor insurance covers both private cars and commercial goods vehicles owned by the insured through to the full range of agricultural vehicles all under one policy. It also covers agricultural trailers attached and detached.

## Section 10: Deterioration of stock

This policy compensates for any loss or damage to perishable goods (e.g., food items such as fish) kept in cold storage that deteriorate due to sudden and unforeseen physical loss of or damage to machinery. Insurance under Section 2: Machinery Breakdown is a precondition.

## Section 11: Loss of Profit

Covers interruption of production caused by either the death or loss of insured productive livestock, crops, or plants, reimbursing expenses for business continuity or loss of profits.

## Section 12: Credit life

Covers interruption of production caused by either the death or loss of insured productive livestock, crops, or plants, reimbursing expenses for business continuity or loss of profits.

Other classes of Insurance applicable under the farm protector.

- Fire Consequential Loss
- Political violence and Terrorism
- Public Liability
- Fidelity guarantee
- All Risks
- Money Insurance
- Directors and Officers Liability and other applicable classes of insurance.

## Basis of claim settlement

Claims settlement under the Farm Protector Insurance policy is based on damage to crops, the death of insured livestock, and destruction or loss of insured property. All other claims under additional sections are settled based on declared values, where applicable.

## What are the requirements to qualify?

This insurance cover is applicable to individuals or entities involved in agriculture-oriented portfolios and agricultural value chains.

## Advantages of Farm Protector Insurance.

1. Customizable Coverage: Actors in the agricultural value chain can actively choose the sections relevant to their agribusiness risks.
2. Comprehensive Protection: Farm Protector extends its coverage across the agricultural value chain, protecting farmers, distributors, processors, retailers, and consumers.
3. Simplified Process: Offers a streamlined insurance process by issuing one policy with multiple sectionalized areas of coverage, simplifying administration and ensuring consistent protection.
4. End-to-End Safety Net: Provides a safety net spanning from the farm (production) to the fork (consumption), emphasizing quality, safety, and sustainability at every stage.

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