



AGRICULTURE

**BUILT FOR AGRICULTURAL OPERATIONS WHERE
LIVING ASSETS DEPEND ON OPERATIONAL RESILIENCE**

Agricultural operations depend on more than land, buildings, equipment and infrastructure. They depend on living assets supported by irrigation systems, water infrastructure, livestock facilities, machinery, storage facilities and electronic equipment that work together to sustain day-to-day agricultural activity.

When disruption affects these supporting systems, the consequences often extend beyond the

immediate loss and can influence the living assets, productivity and broader activities that depend on them.

Agriculture is designed for these environments, providing protection across a broad range of agricultural exposures while supporting recovery and the continued operation of the systems that sustain living assets.

WHEN LIVING ASSETS DEPEND ON THE OPERATION

Agricultural enterprises differ from many other businesses because the assets at their centre are living assets that depend on the environment around them.

The systems supporting livestock, game and crop production play a critical role in sustaining day-to-day activities. When one of these systems is disrupted, the consequences often extend beyond the immediate asset involved and affect the activities that depend on it.

In agricultural environments, the ability to sustain living assets is often determined by the systems that continue to support them every day.

PROTECTION FOR THE SYSTEMS THAT SUPPORT LIVING ASSETS

Agricultural environments are often exposed to multiple sources of risk across a single operation.

A loss affecting infrastructure, machinery, livestock facilities, storage areas, electronic equipment or other critical assets can create consequences that extend beyond the immediate damage.

Effective protection therefore requires an approach that considers the full breadth of agricultural exposures rather than focusing on individual assets in isolation.

Agriculture brings together protection across a broad range of agricultural exposures within a single policy framework, helping protect the systems that support living assets and the environments they depend upon.



RECOVERY UNDER PRESSURE

When critical assets and supporting systems are affected, the consequences can continue long after the original event. Living assets continue to depend on water, infrastructure, facilities and operational support while recovery activities are underway.

Recovery is about restoring the systems that living assets continue to depend on and re-establishing the environment that sustains them. The speed and effectiveness of recovery influence productivity and the ability of the environment supporting living assets to return to normal performance.

Effective recovery is often measured by how quickly the environment supporting living assets can be restored when disruption occurs. When agricultural environments are disrupted, response time and decision-making directly influence the activities supported by the operation.

Interim funding may be applied where appropriate to support recovery activity while full loss quantification progresses, enabling recovery actions to begin without unnecessary delay.

DIFFERENT AGRICULTURAL OPERATIONS. DIFFERENT EXPOSURES.

Agricultural enterprises vary significantly in their activities, operating environments and exposure profiles.

The assets supporting a livestock operation may differ substantially from those supporting game, crop or mixed farming enterprises. The operational consequences of disruption can vary considerably depending on the nature of the operation.

Exposure priorities, operational dependencies and recovery requirements can differ significantly between agricultural environments, influencing both risk and the way recovery must be managed.

Agriculture can be aligned to the specific characteristics of the operation while maintaining a consistent focus on protecting living assets and the systems that sustain them.



SUPPORTED BY SPECIALIST CAPABILITY

Agricultural enterprises require more than protection against physical loss. They require an understanding of the environments, infrastructure and operational systems that support living assets.

Dedicated underwriting, claims, technical and risk management teams support the evaluation of agricultural risks throughout the risk lifecycle. Specialist surveyors, fire engineers, quantity surveyors, assessors and investigators assist with risk identification, mitigation planning, recovery preparedness and post-loss support.

Early assessment is supported by technical evaluation aligned to infrastructure, machinery and broader operational requirements, allowing recovery activity to begin with clear direction. This approach keeps the claims response aligned to the practical realities of interruption, operational pressure and recovery-focused loss management.

This capability helps agricultural businesses better understand operational exposures, identify vulnerabilities and strengthen the environments that support living assets.

PROTECTING THE OPERATION PROTECTS WHAT IT SUSTAINS

Agricultural environments are built on assets, infrastructure and systems that work together to support living assets.

The strength of the operation is not determined by any single asset, but by the ability of the wider environment to continue functioning when disruption occurs.

The true measure of protection is not simply recovery from the loss. It is the ability to restore and preserve the operation that supports everything depending on it.

Alpha. Protecting Futures | Mitigating Risk.

