AgriRisk is a specialist agribusiness insurance broker with over 25 years in the Australian agricultural sector. Growers in the horticulture and viticulture industries have income producing assets that are exposed to a variety of natural perils that can be managed with insurance.
AGRIRISK HORTICULTURE and VITICULTURE

Why?

The loss of a seasonal crop can impact your profitability and a loss of trees or vines can have a significant long-term impact on the viability of your business.

Coverage

Cover can be arranged for both Fruiting Trees and Vines and Crops.

- Fruiting Trees and Vines can generally be insured for fire, hail, frost and windstorm. Most policies include a variety of additional benefits including Replanting and Reestablishment Costs, Fire Fighting and Mitigation Expenses, Removal of Debris and Orchard Infrastructure.
- Fruiting Tree Crops (including nuts) and table and wine grapes can generally be insured for fire, hail and frost. Most policies include a variety of additional benefits including Harvested Fruit, Additional Expenses, Grading Penalties and Restricted Access Costs.

Cost

The cost of Fruiting Tree and Vine insurance largely depends on the type and age of the trees or vines, their location and the perils to be insured. This cover is usually quite competitively priced.

The cost of Crop insurance will largely depend on the crop type and use (fresh or processed), crop location, perils to be insured, selected excess, loss history and any loss mitigation factors. This cover can be expensive, especially if frost cover is required.

Appropriate for

All family owned and corporate farms, regardless of size.

Market

The market can be very difficult with a limited number of insurers and tends to be quite volatile which means you should review your options on an annual basis. A broker like AgriRisk that has access to a variety of insurers can manage this process for you.

More information


Contact us to arrange a personal consultation

With such a limited market for this type of insurance, it’s a good idea to use a broker like AgriRisk that has better buying power, and can access a number of insurers and their products. AgriRisk will take the time to understand your exposures and current risk management strategy.

If you’re interested in Horticulture or Viticulture insurance, the first step is to give our experienced team a call to arrange a meeting.

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