

Claim Number: XXXXXXXX

Date: [Issued Post Lodgement]

Attention: XXXXXXXX

Dear XXXXXXXX,

Thank you for lodging your claim with United Wheatgrowers (UWG). We acknowledge receipt of your agricultural crop damage claim and confirm your official reference claim number as **XXXXXXX**.

About the United Wheatgrowers Scheme

United Wheatgrowers operates a specialized disaster relief insurance scheme funded entirely through a compulsory commodity levy paid by New Zealand wheat growers. These structural levy funds are managed with total transparency and are used exclusively to support growers when unforeseen weather-related events result in direct physical damage to developing wheat crops.

What Happens Next

To assist our technical team and local assessors in progressing your claim efficiently, please ensure you gather and provide the following critical documentation and information directly to us:

1. Cause of Loss

Please provide a concise description of the weather event (e.g., severe hail, sudden hard frost, or localized river flooding) or environmental circumstances giving rise to your claim.

2. Identification of Affected Paddocks

Please clearly identify and outline the affected paddock(s) directly on your official farm plan map. Include relevant GPS coordinates, paddock numbers/names, and a realistic estimate of the total impacted area in hectares.

3. Timing of Claim & Inspections

Claims must be formally logged within **14 days** of the climatic event to allow for an accurate, timely structural assessment. Where harvesting activities have already been completed prior to inspection, there may be insufficient physical evidence remaining for an assessor to perform an evaluation, which may impact overall claim eligibility.

IMPORTANT SCOPE OF COVER NOTICE

Please note that only direct physical damage layout changes caused by the specific insured event (such as hail, snow, or flooding) can be formally assessed and approved under this mutual scheme. Other secondary forms of crop loss or degradation, including late-season disease outbreaks, fungal rot, or baseline agronomic conditions not directly attributable to the insured event, fall outside the operational scope of cover. No harvest of a damaged crop shall take place before FMG is notified.

An appointed United Wheatgrowers regional director or electoral committee member acting as a field assessor will contact you directly to arrange an on-site physical inspection of the crop.

Assessment Costs

The vast majority of member claims proceed through the assessment pipeline without any underlying issues. However, in circumstances where a comprehensive field assessment is fully undertaken and absolutely no physical crop damage attributable to an insured event is identified, the scheme reserves the explicit right to recover reasonable, direct engineering or assessment costs incurred.

Our Commitment

United Wheatgrowers and FMG thoroughly understand the high pressure, stress, and operational uncertainty that follows a sudden crop loss event. As a mutual scheme operated directly by farmers for farmers, UWG exists to provide practical, reliable financial security during these events, with all field assessments undertaken with realistic consideration of real-world New Zealand farming conditions.

If you have any immediate questions, need to update your paddock configuration details, or would like to discuss your claim timeline further, please reach out to our team using the specialist details below.

Kind regards,

Dylan Hannah

Claims Adviser - Specialist

FMG Insurance Team

FMG Support Helpline

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Toll-Free Claims: 0800 366 466

Web: fmg.co.nz

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