

- A specific insurance programme created to mitigate traditionally uninsured risks in a costeffective manner.
- 2. The ability to build a self-insurance programme structure over a period to cater for those drought years.
- 3. Tax deduction benefits from a VAT and premium perspective.
- 4. Self-management of risk.

- 5. Insurance policy protecting your capital with a sustainable growth rate.
- Benefits of improved risk management accrue to the programme for the benefit of the farmer.
- No cross-subsidisation. Each policy is farmer-specific.
- 8. Off-balance-sheet insurance needs.
- 9. Access to reinsurance markets.

For more details, please contact
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Administered by AFGRI Insurance Brokers and placed via a Blue Chip Insurance Company.

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