



Allstate Underwriting was “born in the bush” in 2008 when a group of regional brokers came together to debate how best to fill a void in the market at that time.

Collectively, our team has years of experience and knowledge within the market, with the strategy of Allstate being underpinned by service excellence in both underwriting and claims.

At Allstate, we understand **farming is more than a business – it's a way of life**. Our cover is built to support farming operations as well as hobby farms, with flexible options tailored to your needs.

Why Choose Allstate?

- Regional expertise
- Claims support when it matters most
- Strong broker relationships
- Fast, flexible quoting enabled by readily available underwriters.

Key Product Highlights:

 <p>Hobby Farm/ lifestyle: Now available in system - Max. 40 hectares.</p>	 <p>Vineyard Operations: Fire damage, wine spoilage, leakage, contamination, some accidents.</p>
 <p>Home Building Limits Up to \$3.5 million per location.</p>	 <p>Farm Property cover: \$10 mil per policy, \$5 mil per location including BI.</p>
 <p>Excess: Default: \$1,000.</p>	 <p>Machinery Limits: \$850,000 or more per individual vehicle depending on capacity.</p>
 <p>Storm damage - fencing: Now included.</p>	 <p>Contract Ground Spraying: Up to \$300,000 subject to 35% total turnover limit.</p>
 <p>Liability - (CCC): Covers liability for high-value animals (not animals themselves).</p>	 <p>Hay Limits: Increased to \$500,000 per location (subject to risk management standards).</p>

Fleet System Update

Allstate have introduced a fleet system update that applies split classification, while maintaining flexibility between Passenger/Light Commercial vehicles and Agricultural/Heavy Motor vehicles. There are no design changes for the Passenger/Light Commercial section; however, an Excel upload function has been added for the Agricultural and Heavy Motor section to save time on large schedules, while still allowing full control over individual vehicle details.

Two Flexible Options for Managing Fleet Vehicles:

Option 1: Manual Entry (Classic Method)

Brokers can continue using the existing process to enter each vehicle manually, including:

- Vehicle description
- Vehicle type (refer to system list)
- Sum insured
- Year of manufacture, etc.

Option 2: Excel Upload (New Method)

Designed for faster, bulk entry - ideal for larger fleets.

Step-by-step:

- Go to actions and export to CSV
- For address ID this can be obtained from location section or you can add the location manually through the portal.
- Go through the excel sheet to add the details component such as vehicle description, vehicle type (list outlined), sum insured, year etc.
- You can rearrange the vehicles in your preferred order on excel, which translates into ATOM.
- Once this has been completed on the spreadsheet, you can then upload it into ATOM.
- If the item is highlighted red, this means the system doesn't have all of the information required to proceed.
- Once you have input the items from the excel CSV, you can alter them on the system easily.

Any endorsements adding vehicles will be added to the end of the list of vehicles on the schedule.



Get in touch



Telephone: 1300 591 947



Address: L24 197 St Georges Tce Perth WA



Email: underwriting@allstateunderwriting.com.au



Website: www.allstateunderwriting.com.au

The Insurer for this Policy and issuer of this PDS is Mitsui Sumitomo Insurance Company Limited (ABN: 49 000 525 637, AFSL: 240816) ('MSI'). MSI is an insurer regulated and supervised by the Australian Prudential Regulation Authority under the Insurance Act 1973 (Cth).

MSI, a member of the MS&AD Insurance Group, is Asia's leading general insurance brand with a presence in 46 countries globally.

MSI's contact details are:

Phone: 02 9222 7600

Address: Level 26, 135 King Street, Sydney NSW 2000