

## CROPS INSURANCE

The basis of determination of the sum insured will be contingent on a Cropping Plan and free farm Inspection.

Our policy will cover you against the following perils;

- Fire
- Lightning
- Floods
- Windstorm
- Hail
- Uncontrollable pests and diseases
- Frost cover included at an additional premium

## COMMERCIAL RISKS INSURANCE

The policy covers various farming commercial risks at competitive rates. As part of this assessment, we take into account how well the farm is managed including other considerations such as construction and security.

Our policy will cover you against the following perils;

- Fire and allied perils
- Consequential loss
- Business All-Risks
- Burglary
- Electronic equipment
- Money
- Fidelity guarantee
- Goods in transit
- Workers' compensation
- Public and products liability
- Motor vehicles and plant
- Machinery breakdown

**Proudly in partnership with  
and underwritten by**

**Botswana**  
**Insurance Company Limited**

Insurer of First Choice Since 1975

## More about us

Kgare Insurance Brokers was formed in the year 2000 and has been operating successfully in the Botswana market as one of the leading brokerage firms.

The company is 100% citizen owned and operates two types of products, namely Group Business and Short Term Insurance. These are offered to individuals, SMMEs, and small to large corporates.

## Contact us

For an obligation free quotation, please email us at [enquiries@kgare.co.bw](mailto:enquiries@kgare.co.bw) or visit our website at [www.kgare.co.bw](http://www.kgare.co.bw)

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Farmers  
Plus



Leave it to us

 **KGARE**  
INSURANCE BROKERS

**TAILORED COVER  
MINIMISING RISK IN THE  
FARMING SECTORS**

[www.kgare.co.bw](http://www.kgare.co.bw)



Stratvertising Brand Comms.001

**Our Farmers Plus insurance policy is tailored to the needs of farmers and Meraka. We bring custom-made cover, which puts your business, assets, people, operations and finances at the centre of complete peace of mind.**

## WHY FARMERS PLUS?

- Comprehensive cover inclusive of livestock, crops and commercial risk
- Group-discounted pricing
- Wide range of covers with options to insure all, or selected herd
- Value addition services and supplier discounts
- Free farm inspections
- Risk management support / training
- Personalised attention through a dedicated service executive
- Recognised and accepted by lending institutions

## LIVESTOCK INSURANCE

We have several options for livestock cover based on your needs. Our team will assist you through the application process to find the best mix for you. As part of this process, we would also need the following particulars from you;

- Veterinary report for each animal to certify that it is in sound health and free from illness
- Proof of a safe and secure habitat for the animals
- Evidence of Good Animal Husbandry Practice

## OPTION 1 - HERD SELECT

- Cover for All-Risks Mortality (death occurring from disease or sickness and accident excluding epidemics)
- Transit (cover at an additional cost)

## OPTION 2 - STUD ANIMAL

- All-Risks Mortality (death occurring from disease, sickness or accident)
- Theft
- Impotence following accidental injury
- Gap cover following a Government Slaughter Order



## OPTION 3 - FEEDLOTS INSURANCE COVER

The policy covers insured livestock for death caused by the following perils:

- Fire
- Lightning
- Accident
- Illness
- Special extensions
- Explosion
- Accidental bloating
- Poisoning by plants, feeding, giving water or dipping
- Transit cover (fire, collision and overturning)

## OPTION 4 - TRANSIT POLICY

Cover for animals in transit against fire, collision and overturning. This is subject to the conveyance truck being sealed by a veterinary official before the transportation of livestock.

## OPTION 5 - EQUINE

- Fire
- Lightning
- Accident
- Uncontrollable diseases
- Proven theft

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