



This endorsement only applies to Zurich Income Safeguard policies if the policy schedule states that the Farmer endorsement applies.

### Farmer endorsement

Special terms apply to this policy in the event of a natural disaster in the two years before total or partial disability if the life insured's main occupation in the five years before the life insured's total or partial disability is the same or similar to that stated on the application for insurance.

If a natural disaster occurring after the policy start date results in monthly income reducing by 25% or more in the 12 consecutive months before the life insured's disability compared to the previous 12 consecutive months, then pre-claim earnings is the highest average monthly income over any consecutive 24 month period in the five years before the life insured's total or partial disability.

Natural disasters are floods, fires and other catastrophic weather events recorded by the Insurance Council of Australia and published on their website, or in such other resources as we might reasonably consider replaces this. They also include drought conditions declared by state and territory governments.