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**Today. Tomorrow.  
Together.**

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Protecting Australian farmers from financial loss due to crop damage caused by adverse weather

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## CropPlus

Protecting farmers from unpredictable weather

Liberty's agricultural CropPlus insurance helps protect Australian farmers from financial loss due to crop damage caused by adverse weather including fire, hail, rain and frost. Liberty supports both seasonal and broadacre farms.

### Who is Liberty?



We're part of the Liberty Mutual Insurance Group (Liberty Mutual), a Fortune Global 500 company that has been in business since 1912 with a Standard and Poor's 'A' rating.

As of May 2026, the Liberty Mutual Group is ranked 300 in the Fortune Global 500 list and total revenue makes us larger than Coca Cola or Nike.





In Australia, Liberty has been recognised by Australia's National Insurance Broker Association as a leading market insurer for five consecutive years, and was recognised as NIBA's Specialty Insurer of the Year in 2025.

### How long has Liberty been writing agriculture risks?

Liberty has been underwriting agriculture and crop policies globally since 2011, and here in Australia since 2020. We have an experienced team of agricultural underwriters and have developed a market leading wording.

We are now writing crop policies directly with brokers and clients in Australia. This means we can better share our expertise and knowledge, and provide new and innovative approaches to crop insurance.

### What are the key benefits of CropPlus?

-  Minimum excess options of 2.5% in New South Wales, Queensland and Victoria for all type of crop (Nil Excess options available in Western Australia and South Australia).
-  Automatic inclusion of Frost (with a Sublimit). This Sublimit can be increased up to any level, up to the policy limit for an extra premium.
-  Coverage for Baled Hay, Chemical Drift, Harvested Grain, Livestock Damage, Transit and Standing Straw & Stubble.
-  10% discount on premium if shapefiles are supplied detailing the Insured's farm locations.



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### What is the Frost cover?

Liberty's Frost cover is provided based on the temperatures recorded at the GPS co-ordinates stated in the Frost terms.

The Frost Index is the sum of the minimum temperatures during the Coverage Period which are below zero. The claimable amount is then determined by the Payout Table.

For example, if during the Coverage Period there are two days with temperatures under 0°C being -0.5° and -1.2°. The Frost Index would be -1.9 (being the two temperatures added together).

Using the Payout Table (as an example), the Payout would then be 50% of the Frost Sublimit.

Frost Index	Payout %	Frost Index	Payout %
Between 0.0 and -1.2	Nil	Between -1.9 and -2.6	50%
Between -1.3 and -1.5	15%	Between -2.7 and -2.9	75%
Between -1.6 and -1.8	35%	Between -3.0 and -4	100%

### Does Liberty offer Reducing Excesses?

Yes, we offer this a part of our standard offering.

Our Reducing Excess begins once the Loss of Yield has reached 17.5%.

### Do I need to provide shapefiles?

It is not a requirement to provide Liberty with shapefiles of a client's fields, but if these are supplied it will result in a premium saving of 10%.

### Will Liberty be offering After Harvest policies?

Yes, both Capped Yield and After Harvest options will be offered.

### How can I get a quote?

In order to provide a quote we will need a [completed proposal](#), and this can be emailed to us at:

[LIIAgri.Quotes@libertymutual.com](mailto:LIIAgri.Quotes@libertymutual.com)

## Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.