



Gallagher
INSURANCE



January 2026

Life on the land

With rural insurance brokers right across New Zealand, our team is well placed to understand the risks and complexities associated with doing business in this competitive sector.

Farming is a way of life, but it's also a business full of uncertainties. From the unpredictable impacts of climate change to personal injuries, equipment breakdowns, and even cyber risks, the challenges farmers face are as diverse as they are complex. That's where Gallagher comes in. Our brokers specialise in understanding the unique risks of farming and provide tailored insurance solutions to protect what matters most to you.

Tailored insurance for every farm

Whether you're managing a lifestyle property or running a large-scale agribusiness, Gallagher has the expertise to ensure you're covered.

"We don't believe in one-size-fits-all insurance. Instead, we work with you to create a policy that covers what you need—and nothing you don't," says Maria Jamison, Group Broking Manager – Rural.

This means you can focus on your daily farm operations, knowing that your insurance is in expert hands.

Support when you need it most

When the unexpected happens, the last thing you want is to navigate a complicated claims process. Your broker will connect you with our dedicated claims experts who can act for you and keep you informed of your claims progress, allowing you to focus on running your farm.

“Our team will keep you updated every step of the way and will work to ensure you get a timely and fair outcome,” says Maria.

Brokers who truly understand farming

At Gallagher, many of our brokers come from rural backgrounds themselves. They understand the trials and tribulations of working with the land, animals, and the challenges of remote living—because they’ve lived it too. They know what it’s like to pull on the gumboots and get to work, and they bring that same hands-on approach to helping you protect your livelihood.

“I’m passionate about knowing what’s going on in the agriculture industry and talking to my clients about the changes, challenges and celebrations of life on the land.”

“I understand when my clients may be facing more challenging periods – whether that’s dairy farmers drying off their cows for winter, or crop farmers navigating everchanging climate conditions and trying to decide the best time to harvest,” Maria says.

About Gallagher

At Gallagher, we’ve been helping to protect what’s important to people and businesses for nearly 50 years. Gallagher is one of the world’s top three insurance brokerage and risk management companies, with a network that provides services in more than 130 countries.

Previously known as Crombie Lockwood in New Zealand, we have a long history of helping New Zealanders with their insurance needs.



Personalised service, right where you are

Our brokers don’t just sit behind desks. They come to you, wherever you may be throughout the country, assess your property, and take the time to understand your unique needs. With their expertise, they can identify risks and opportunities that only someone with deep knowledge of farming would recognise.

“For example, if a farmer had plans for diversification, we can offer key advice on where insurance may need to be placed going forward, and consider whether things remain a rural risk, or may need to be considered commercial,” says Maria.

It’s this personalised, on-the-ground service that sets Gallagher apart and why we’ve worked with rural families across multiple-generations.

“We know this is more than just a job, it’s a way of life. And that’s why when something goes awry, we want to ensure our rural clients have the best protections in place, to ensure their continued longevity.”

Whether you run a small farm or big agribusiness, our team of specialist rural insurance brokers can help provide the insurance cover you need. Connect with us today.

Connect with us

0800 276 624 | [AJG.co.nz](https://www.ajg.co.nz)



The information contained in this document is a guide and does not take into account any individual's or entity's particular circumstances.

Please talk to your Gallagher broker for advice on your specific circumstance.

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