

ARDHI

Drawing on the knowledge of experienced farmers and renowned agronomists, **ASTREE** has conceived **ARDHI**, a contract which takes into consideration the reality of Tunisian agriculture and provides farmers, growers as well as raisers, with the most adequate means of protection. Different professions have different risks. For that reason, **ASTREE** has created **ARDHI** to answer the farmers' needs and provide them with the right guarantees.

ARDHI, a suitable contract for each type of exploitation

Thanks to **ARDHI**, it is possible to insure all which makes an agricultural exploitation-the edifices and buildings, all sorts of equipment and machinery, harvests, as well as animals.

This formula gives you the possibility to insure your farm according to your needs and to play an active role in the elaboration of your contract by choosing among a wide variety of guarantees the most suitable ones for your exploitation. Among these, we can mention fire, lightning, collisions occasioned by vehicles, clearing and demolition fees, electric damages, damages to roofs caused by hail and storms, water damages, and loss of your equipment and harvests. Besides these common guarantees, **ARDHI** proposes specific coverage against purely agricultural risks which include loss of milk in refrigerated tanks, deterioration of produces stored in refrigerators, and the farmer's third party liability.

For further information about the best way for you to protect your activity and about all our guarantees, please contact the Department of Agriculture whose staff will be glad to provide you with the advice and assistance you need.