

NSW Small Business Insurance Stamp Duty Exemption Table

March 2020

Product	Type	Policy Section	Insured Property Category	Machinery Items	State - NSW
FRM	Farm Property	General Property	GPS Units	GPS accessories including base station and livestock scales	Not Exempt
FRM	Farm Property	Farm Machinery	Harvester incl Front (non-cotton)	Harvesters, headers, combines which are insured separately or with their fronts. Includes grain, sugarcane and grape harvesters, and hay balers	SBE only
FRM	Farm Property	Farm Machinery	Harvester (cotton)	Cotton pickers and cotton mulchers	SBE only
FRM	Farm Property	Farm Machinery	Heavy Farm Equipment	Bulldozers, excavators, graders, backhoes, scrapers, dump trucks, large front end loaders	SBE only
FRM	Farm Property	Farm Machinery	Farm motorcycles/ATV	Farm motorcycles, all terrain vehicles	SBE only
FRM	Farm Property	Farm Machinery	Farm Prime Movers or trucks > 10 tonnes	Prime movers, trucks with fifth wheel/gooseneck	SBE only
FRM	Farm Property	Farm Machinery	Tractors	Tractors, front end loaders (FEL), tractor crawlers (track tractors)	SBE only
FRM	Farm Property	Farm Machinery	Travelling Irrigators (Pivot & Lateral)	Center pivot, lateral move, reel boom irrigators	SBE only
FRM	Farm Property	Farm Machinery	Farm Trucks < 10 Tonnes	n/a	SBE only
FRM	Farm Property	Farm Machinery	Farm Trailers	Box trailers, horse trailers, fuel trailers, Trailers, low loaders, gooseneck horse trailers, dolly (road trains), dog-trailers	SBE only
FRM/SFM	Farm Motor	Farm Motor	Caravans	n/a	Not Exempt
FRM/SFM	Farm Motor	Farm Motor	Harvester incl Front (non-cotton)	Harvesters, headers, combines which are insured separately or with their fronts. Includes grain, sugarcane and grape harvesters, and hay balers	SBE only
FRM/SFM	Farm Motor	Farm Motor	Comb or Front Only	Harvesting and windrow fronts, drapers or combs only	SBE only
FRM/SFM	Farm Motor	Farm Motor	Harvester (cotton)	Cotton pickers and cotton mulchers	SBE only
FRM/SFM	Farm Motor	Farm Motor	Heavy Farm Equipment	Bulldozers, excavators, graders, backhoes, scrapers, dump trucks, large front end loaders	SBE only

*'SBE only' means only those entities deemed a 'small business' as defined under section 259B of the Duties Act 1997 (NSW).

Stamp Duty Exemptions Table

Product	Type	Policy Section	Insured Property Category	Machinery Items	State - NSW
FRM/SFM	Farm Motor	Farm Motor	Light Farm Equipment/ towed implements	Air seeders, disc seeders, disc drill, planters, cultivators, disc ploughs, scarifiers, augers, forklifts, chaser bins, field bins, boll buggies, towed or hitched implements, mowers and conditioners, aerator, spreaders, rotary hoe, towing implements, wind rower, harrow, sheep handle	SBE only
FRM/SFM	Farm Motor	Farm Motor	Motocycles/ATV	Farm motorcycles, all terrain vehicles	SBE only
FRM/SFM	Farm Motor	Farm Motor	Prime Mover	Prime movers, trucks with fifth wheel/ gooseneck	SBE only
FRM/SFM	Farm Motor	Farm Motor	Tractors	Tractors, front end loaders (FEL), tractor crawlers (track tractors)	SBE only
FRM/SFM	Farm Motor	Farm Motor	Spray rig/Boomspray	Towed, self propelled sprayers, gator sprayers	SBE only
FRM/SFM	Farm Motor	Farm Motor	Trailers < 2T	Box trailers, horse trailers, fuel trailers, etc	SBE only
FRM/SFM	Farm Motor	Farm Motor	Trailers > 2T	Trailers, low loaders, gooseneck horse trailers, dolly (road trains), dog-trailers	SBE only
FRM/SFM	Farm Motor	Farm Motor	Travelling Irrigators (Pivot & Lateral)	Center pivot, lateral move, reel boom irrigators	SBE only
FRM/SFM	Farm Motor	Farm Motor	Trucks 2T-5T	n/a	SBE only
FRM/SFM	Farm Motor	Farm Motor	Trucks 5T-10T	n/a	SBE only
FRM/SFM	Farm Motor	Farm Motor	Trucks >10T	n/a	SBE only
FRM/SFM	Farm Motor	Farm Motor	GPS and Auto Steer System	GPS accessories including base station, livestock scales	SBE only
FRM/SFM	Farm Motor	Private Motor	Utilities - Vehicle Category 4 & 5 (T702)	n/a	SBE only
FRM/SFM	Farm Motor	Private Motor	Large 4WD - Vehicle Category 8 (T702)	n/a	SBE only
FRM/SFM	Farm Motor	Private Motor	Vans and People Movers - Category (T702)	n/a	SBE only
FRM/SFM	Farm Motor	Private Motor	Private Motor Vehicles	n/a	Not Exempt
FRM	Farm Liability	Farm Liability	n/a	n/a	SBE only
SFM	Farm Liability	Farm Liability	n/a	n/a	Not Exempt
FRM	Theft	Theft	Livestock (sheep and goats)	n/a	Exempt
FRM	Theft	Theft	Livestock (Cattle)	n/a	Exempt
FRM	Theft	Theft	Specified Farm Machinery		Not Exempt
FRM	Theft	Theft	Unspecified Farm Machinery		Not Exempt
FRM	Transit	Transit	Transit	n/a	Exempt
FRM/SFM	Farm Property	Other	Harvested Crop 'crop of grain' incl oil, seed, pulse, forage/feed	n/a	Exempt
FRM/SFM	Farm Property	Other	Fruiting Trees and Vines	n/a	Exempt
FRM/SFM	Farm Property	Other	Livestock (extensive/intensive)	n/a	Exempt
FRM	Farm Property	Other	Death of Livestock (extensive / intensive)	n/a	Exempt

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