

# Farm

## Policy Summary



**RURAL**  
INSURANCE

# Farm Insurance Policy Summary



This is a summary of the Policy and does not contain the full terms and conditions of the cover, which can be found in the Policy document. It is important that you read the Policy booklet carefully when you receive it.

## **Name of the Insurance Undertaking**

The Policy is underwritten by Rural Insurance Group Limited on behalf of the following Insurers:

### **Parts 1 & 2**

Ageas Insurance Limited

### **Part 3**

Legal Insurance Management Limited underwritten by UK General Insurance Ltd with capacity provided by Ageas Insurance Limited.

## **Security**

You can check the financial security rating of

Ageas Insurance Limited  
Legal Insurance Management Limited  
UK General Insurance Ltd

by going to the A.M. Best Co. website at [www.ambest.com](http://www.ambest.com)

A.M. Best Co., was established in 1899 and is one of the worlds oldest financial security rating and information sources. Other rating organisations include Standard & Pools.

## **Type of Insurance and Cover**

Rural Insurance Group Limited's Farm Policy provides cover for loss or damage to your business property and personal property and possessions, as requested by you and as described on your Policy Schedule. The insurance is normally for a period of 12 months, starting and finishing on the dates shown on the Policy Schedule.

## **Significant Policy Covers and Exclusions**

Some important facts about our standard Farm insurance are summarised overleaf.

This summary does not describe all of the terms and conditions of your cover, so please take time to read the Policy wording document to make sure you understand the cover it provides.

Please refer to your schedule for details of your insured/operative sections and any terms applied specifically to your Policy over and above our standard terms and conditions.

A copy of our standard Policy wording is available upon request.

## Part 1 - Commercial

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
Farm property (being buildings, contents, machinery, livestock and other items used in connection with the business), for loss or destruction caused by certain events described on the schedule	Items or perils not shown, as covered or excluded on the schedule.  The first £250 of each claim (lower excess amounts may apply in some circumstances)  Cover is generally restricted to being at the 'Premises'	Sections 1-4
Loss of business money	Loss due to shortages or normal business losses  Loss from unattended vehicles, and loss of money from machines	Section 5
Loss of farm property while in transit	Livestock  Dangerous goods, the effects of weather, gradually occurring events, breakdown of items being carried  Consequential losses	Section 6
Loss of revenue or the increased costs incurred by the business following loss or damage to farm property	Losses which do not result from a valid property damage claim relating to the same event, unless we agree otherwise  The first £100 of each claim  Wilful acts, or gradually developing events	Section 7 and 8
Employers Liability insurance. In most cases this insurance is required by law where a business has employees	None	Section 9
Agricultural Wages Act Cover	Only available if there are employees and may not apply if there is a Personal Accident claim relating to the same incident	Section 10
Third party liability insurance for injury to others or for loss or damage to their property as a result of your actions or any product supplied by you	Injury to employees  Gradual pollution  Products used for certain purposes such as aircraft or computers  Crop spraying other than on your own land  Asbestos Exclusion  The first £100 of each claim involving damage to property	Section 11
Third party financial loss insurance, up to a maximum sum insured of £10,000 in any period of insurance	Only available if normal third party liability section is in force  The first £500 of each and every claim	Section 12
Compensation for injuries or disablement resulting from an accident or sickness affecting specified individuals	Pre-existing defects, injuries or illnesses  Certain hazardous activities such as ski-ing, mountaineering or motorcycling  Any excess or deferment period that may apply	Section 13
Compensation for uncollected milk, or for contamination of own milk that happened at an identifiable time and place	The results or consequences of notifiable diseases  Any excess specified on the schedule or in the Policy  2 or more incidents of milk contamination less than 6 months apart	Section 16
Loss of frozen bovine semen in straws in nitrogen flasks	Cover is limited to £100 in any one straw	Section 17
Loss of or damage to oil and fertilizer tanks and their contents	Any gradually operating cause	Section 18
Loss of or damage to office contents on the premises	The first £25 of each claim	Section 19

## Part 2 - Home

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
New for old cover on your home and other domestic buildings against certain events specified in the Policy	The first £50 of most losses, except subsidence which is the first £500	Part 2, Section A
Third party liability insurance for when you are legally liable for injury to others or damage to their property as a result of your ownership of the buildings, up to a maximum amount of £2,000,000	Injury or damage to you or members of your household that permanently live with you, or injury or damage relating to your business or business employees Asbestos Exclusion	Part 2, Section A
New for old cover on your contents while in your home against certain events specified in the Policy	The first £50 of most claims  We will make a deduction for wear and tear on clothing, household linens and other wearing apparel	Part 2, Section B
Third party liability insurance for when you are legally liable for injury to others or for damage to their property as a result of your occupation (not the ownership) of the buildings, or as a private individual, or as an employer of a domestic employee to a maximum amount of £2,000,000, or £5,000,000 in the case of domestic employees	Injury or damage to you or members of your household that permanently live with you, or injury or damage relating to your business or business employees  Asbestos Exclusion	Part 2, Section B
Loss or damage to valuables and personal effects within the British Isles and elsewhere in the world for up to 90 days.	Wear and tear in respect of clothing or similar worn items and household linens  The first £50 of each loss  Sports equipment while in use	Part 2, Section C
Loss of personal money and credit cards to the extent that you are responsible to a maximum of £750	The first £50 of each loss  Losses not reported to the police	Part 2, Section D
Loss or damage to the contents of domestic freezers caused by accident or misfortune	Gradual deterioration not related to temperature changes  Actions of supply authorities and industrial action  The first £50 of each loss	Part 2, Section E
Accidental loss or damage to domestic pedal cycles	Loss while racing  Damage to tyres  The first £50 of each claim	Part 2, Section F
Loss of or damage to trailer caravans, together with its contents and any personal effects in it caused by accident or misfortune	Damage to tyres  Use as a permanent residence  Damage to awnings by storm tempest or flood  The first £50 of each loss	Part 2, Section G
Loss or damage to small craft, up to 5 metres in length and with a maximum design speed of 18 knots, caused by accident or misfortune	Damage to sails caused by the wind  Loss or damage while racing  Clothing and personal effects  The first £50 of each loss	Part 2, Section H
Third party liability insurance for when you are legally liable for injury to others or their property as a result of the ownership or uses of the craft, to a maximum amount of £1,000,000	Racing, jet ski-ing, water ski-ing or the towing of people  Fare paying passengers  Asbestos Exclusion	Part 2, Section H

## Part 3 - Legal Expenses Summary of Cover

All sections are applicable unless stated below

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p>Commercial Legal Expenses</p>	<p>In civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim.</p> <p>External costs are limited to £100,000 and this includes opponents' costs.</p> <p>Costs incurred before Legal Insurance Management (LIM) agrees to appoint a representative to help an insured person.</p> <p>Unless LIM agrees to start court proceedings or there is a conflict of interest, LIM is free to choose a representative to help the insured person.</p> <p>Claims reported to LIM more than 90 days after the date the insured person should have known about the incident.</p>	<p>Part 3, Section A</p>
<p>1. Employment Disputes</p> <p>Defending your legal rights in respect of any dispute with an employee or ex-employee or a trade union acting on their behalf relating to their contract of employment.</p> <p>Negotiating for your legal rights against an employee or ex-employee to recover possession of premises which are owned by you or for which you are responsible.</p> <p>2. Compensation Awards</p> <p>In respect of a claim LIM has accepted under Employment Disputes cover, LIM will pay any basic and compensatory award and/or compensation awards arising from an alleged breach of an employee, prospective employee or ex-employee's statutory rights under employment legislation.</p> <p>3. Employment Restrictive Covenant</p> <p>Any civil action against an employee or ex-employee who is in breach or about to breach a restrictive covenant within their contract of employment.</p> <p>4. Legal Defence</p> <p>Defence of criminal prosecutions in respect of any act or omission or alleged act or omission.</p>	<p>Any event arising within the first 30 days of the first insurance period.</p> <p>Any dispute where an employee was subject to written or verbal warning or a redundancy related problem within 180 days prior to inception of the policy.</p> <p>Claims arising from Transfer of Undertaking (protection of employment) (TUPE).</p> <p>Any dispute not following good HR Principles.</p> <p>Awards in connection with redundancy agreements.</p> <p>Compensation due through non payment under a contract.</p> <p>Breach by policyholder under a fixed term contract.</p> <p>Payments due to non conformity with a court order.</p> <p>Compensation following constructive dismissal and as a consequence unfair dismissal.</p> <p>Awards under TUPE.</p> <p>Prosecutions for motoring offences.</p> <p>Fines, penalties, compensation or damages, other than Data Protection compensation awards.</p> <p>Claims against the bribery act where insufficient processes are in place to prevent bribery.</p>	

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p>5. Data Protection</p> <p>Defence of a civil action for compensation under section 13 of 1998 act.</p> <p>Being served with enforcement, de-registration or transfer prohibition notice.</p> <p>Your appeal against the refusal of the Information Commissioner to register your application for registration.</p> <p>6. Contract Disputes</p> <p>A dispute with a customer or supplier in respect of a contract for the sale, hire, supply or the purchase of goods or services.</p> <p>7. Tax Protection</p> <p>Negotiating on your behalf and representing you in any appeal proceedings in respect of a full Aspect, or Tax Intervention Enquiry carried out by H.M. Revenue &amp; Customs. Also includes disputes relating to PAYE, NIC and VAT.</p> <p>8. Property Protection</p> <p>Negotiating for your legal rights in a civil action relating to material property which you own or are responsible for, or any nuisance or trespass.</p> <p>Any civil action between you and your landlord under the terms of a lease or tenancy agreement.</p> <p>9. Licence Protection</p> <p>An appeal or representation to relevant statutory/regulatory body which has led to the suspending, revoking, altering the terms of or refusing a licence.</p> <p>10. Personal Injury</p> <p>Death or bodily injury to an insured or family member caused by negligence.</p> <p>11. Jury Service &amp; Attendance</p> <p>Loss of earnings for time off work to attend a court as:</p> <p>Requested by an Authorised Representative Defendant of an admitted claim from this policy.</p> <p>Jury Service.</p>	<p>The amount in dispute must exceed £250.</p> <p>The first £500 of legal costs if the dispute exceeds £5,000.</p> <p>A dispute arising from or relating to the renewal of the lease or tenancy agreement, a rent review or the supply of service by or through the insured.</p> <p>A breach or alleged breach of professional duty.</p> <p>Sale, hire or purchase of computer hardware, software, systems or services; tailored by a supplier to your own specification.</p> <p>Tax avoidance schemes.</p> <p>A £2,000 limit of indemnity and £200 excess applies for each Aspect Enquiry and Tax Intervention Enquiry.</p> <p>Any claim relating to alleged dishonesty or alleged criminal offences.</p> <p>Contracts entered into by you.</p> <p>Goods in transit, lent or hired out by you.</p> <p>Goods not at your premises unless you are using them. Disputes relating to local government/authorities.</p> <p>Incidents where a specific or sudden accident is not the cause.</p> <p>The original application</p> <p>Any appeal within the last 12 months</p> <p>Any motor vehicle or driving licence</p> <p>Naturally occurring illnesses</p> <p>The defence of an insured person other than as a counter claim.</p> <p>Provided that the costs are not recoverable from the employer or relevant court.</p>	<p>Part 3, Section A (continued)</p>



MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p>6. Legal Defence</p> <p>Defence of criminal prosecutions brought against the Insured as a result of any act or omission or alleged act or omission whilst at a Police Station, Magistrates Court or Crown Court.</p> <p>7. Education</p> <p>Appealing against the decision of the Local Education Authority arising from failure of the LEA to comply with its published admissions policy.</p> <p>8. Probate</p> <p>The pursuit of claims by the Insured Person in respect of a probate dispute involving the will of the insured persons parents, grandparents, children, step-children or adopted children.</p> <p>9. Identity Theft</p> <p>Reasonable costs to defend a claim. Additional ancillary costs incurred such as phone, postage, Fees to re-apply for rejected loans following theft. Loss of earnings for time away to deal with relevant organisations.</p> <p>10. Jury Service</p> <p>Payment of salary or wages while an insured person attends jury service not recoverable from the court or employer to a maximum of £100 per day total £1,000.</p>	<p>Any matter where reasonable prospects of success do not exist.</p> <p>Any offence relating to a motor vehicle.</p> <p>Max indemnity £5,000 per claim.</p> <p>Disputes where a will does not exist.</p> <p>Identity theft relating to your business, profession or occupation and any act of dishonesty by the insured.</p> <p>First 5 days of service</p>	<p>Part 3, Section B (continued)</p>



## **Cancellation Right**

We hope that you are happy with the cover this Policy provides. However, you have the right to cancel it during a period of 14 days after either the day of purchase of the contract, or 14 days after the day on which you receive your policy documentation.

If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid.

Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of the premium paid for which a deduction may apply at our discretion for the time for which you have been covered. This will be calculated as a proportion of the time for which you received cover and may also at our discretion include an administrative charge to cover the administrative cost of providing the policy.

## **Claims Procedure**

### Parts 1 (Commercial) & 2 (Home)

If You wish to make a claim under the above sections of the Policy You should speak in the first instance to the insurance Intermediary who arranged the Policy for You. Their details are on the Policy schedule.

Alternatively you can report Your claim directly to Agrical Limited Our appointed Chartered Loss Adjusters by:

Telephone 01937 838050  
Fax 01937 838055  
Email to: [york@agricol.com](mailto:york@agricol.com)

### Part 3 (Legal Expenses)

If You wish to make a claim under this section of the Policy please telephone LIM on:

All potential claims must be reported initially to the appropriate Claims Helpline Service for advice and support.

**Legal Claims Notification & Advice Helpline Service: - 0844 800 0129**

**Tax Helpline Service: - 01455 852034**

**Tax Claims Notification & Identity Theft Helpline Service: - 01384 377000**

**Residential & Commercial Emergency Assistance Helpline – 01977 781848 (Please note that any services utilised via this facility are the responsibility of, and must be paid for by, the Policyholder)**

We will not accept responsibility if the Helpline Services fail for reasons beyond Our control.

Note: Please do not contact LIM Limited to report any claim other than one relating to Legal Expenses.

Full information on claims procedures is also available from the Rural Insurance Group website at [www.ruralinsurance.co.uk](http://www.ruralinsurance.co.uk)

### **Complaints Procedure - Parts 1 (Commercial) & 2 (Home)**

It is always Our intention to provide a first class standard of service.

If however You have a complaint about the service You have received from us then please contact us 01423 876000 or write to us at the address shown below.

If You have a complaint about a claim, contact Your claims handler first. You will find the claim's handler's name, phone number or email address on any letters they have sent You.

If You have any cause for complaint about the way Your policy was sold to You, then You should, in the first instance, contact the Intermediary who arranged the Policy for You.

If Your complaint is not be resolved to Your satisfaction, please write to -

**The Managing Director  
Rural Insurance Group Limited  
The Lenz  
Hornbeam Park  
Harrogate  
HG2 8RE**

quoting the details of Your Policy, the name of the Insured, Policy Number and departmental references.

If You cannot settle Your complaint with Rural Insurance Group Limited You may write to the Chief Executive Officer of the Insurer who has underwritten this Policy and whose details are stated in the Policy. If You then cannot settle Your complaint with the Insurers, You may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information is available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service (FOS) is an independent organisation that decides on complaints about general insurance products. They will only consider complaints after We have given You written confirmation that You have been through the Rural Insurance Group Limited's Complaints Procedure and that Your business has a Turnover of less than EUR 2 million and fewer than 10 employees.

You can contact the Ombudsman at:

Insurance Division,  
Financial Ombudsman Service,  
South Quay Plaza,  
183, Marsh Wall  
London, E1 4SR.  
Phone 0845 080 1800 Fax 0207 964 1001

### **Complaints Procedure - Part 3 (Legal Expenses)**

In the event of a complaint arising under this insurance, you should in the first instance write to the Agent who arranged the insurance and if the matter still remains unresolved thereafter you should write to:

**The Managing Director  
Legal Insurance Management Ltd  
16-18 Hagley Road  
Strourbridge  
West Midlands  
DY8 1PS**

Please ensure your policy number is quoted in all correspondence to assist in a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following

**Customer Relations Manager  
UK General Insurance Ltd  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0845 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)**

If you are not happy with the response you receive you may have the right to ask the Financial Ombudsman Service to review the case.

The contact information for the Financial Ombudsman Service is detailed above.

## **The Regulator**

Ageas Insurance Limited is Authorised and Regulated by the Financial Services Authority (FSA).

Legal Insurance Management Ltd, UK General Insurance Ltd and Ageas Insurance Ltd are authorised and regulated by the Financial Services Authority (FSA).

This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register).

You can check the FSA Register by visiting [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234

## **Compensation Arrangements**

Rural Insurance Group Limited, Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if any of these companies cannot meet their insurance obligations. This depends on the type of business and the circumstances of the claim. For compulsory insurance You may be entitled to compensation up to 100% of the claim. For all other types of insurance You may be entitled to compensation up to 90% of the claim. Further information about Compensation Scheme arrangements is available from the FSCS at: [www.fscs.org.uk](http://www.fscs.org.uk) or You may write to the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portsoken Street, London E1 8BN. Their telephone number is 0207 8927300.

## **Data Protection**

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Rural Insurance Group Limited.

All personal information about you will be treated as private and confidential (even where you are no longer a customer) except where the disclosure is made at your request, or with your consent or where the law requires us. As part of the Financial Service Authorities duties we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Some or all of the information you supply us with will be held on computer and may be passed to other insurance companies for underwriting and claim purposes. Under the Data Protection Act 1998 you have the right to see personal information about you that is held in our records, whether electronically or manually.

If you have any queries please write to the Managing Director at the address shown in "Complaints Procedure" on page 9.

## **Important details about Rural Insurance Group**

Rural Insurance Group Ltd is registered in England and Wales.

Its Registered Number is 2207611

Its Registered Office is: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ

Rural Insurance Group is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 308358

You can check the FSA Register by visiting [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234

Rural Insurance Group is licensed by the Office of Fair Trading under the Consumer Credit Act 1974.

Its licence number is 585539

**Rural Insurance Group Limited**

Registered in England and Wales. Registered No. 2207611

Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ

Rural Insurance Group Limited is Authorised and Regulated by the Financial Services Authority.





Authorised and regulated by the Financial Services Authority

Rural Insurance Group  
The Lenz  
Hornbeam Park  
Harrogate HG2 8RE

[www.ruralinsurance.co.uk](http://www.ruralinsurance.co.uk)