

# 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**

DAS Legal Expenses Insurance Company Limited

## **Security**

You can check the financial security rating of

Ageas Insurance Limited

DAS Legal Expenses Insurance Company Limited

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 & Poors.

## **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 DAS agrees to appoint a representative to help an insured person.</p> <p>Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.</p> <p>Claims reported to DAS more than 180 days after the date the insured person should have known about the incident.</p>	<p>Part 3, Section A</p>
<p>1. Employment Disputes &amp; Compensation Awards</p> <p>a. Employment Disputes 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>b. Compensation Awards In respect of a claim DAS has accepted under Employment Disputes cover, DAS 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>c. Service Occupancy 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. Legal Defence Defence of criminal prosecutions and actions for unlawful discrimination.</p> <p>Defence of civil actions under section 13 of the Data Protection Act 1998.</p> <p>Appeals against the imposition or terms of a Statutory Notice issued under UK legislation.</p>	<p>Personal injury claims. Loss/Damage to property. In respect of compensation awards, the advice of DAS must be sought and followed.</p> <p>Total awards payable shall not exceed £1,000,000 in any one period of insurance.</p> <p>Defending your legal rights other than defending a counter-claim.</p> <p>Prosecutions for motoring offences.</p> <p>Fines, penalties, compensation or damages, other than Data Protection compensation awards.</p>	

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p><b>3. Contract Disputes</b>  Negotiating for your legal rights in a contractual dispute arising from an agreement or alleged agreement entered into by you or on your behalf, for the purchase or hire or sale or provision of goods or services, or the lease, licence or tenancy of land or buildings.</p> <p><b>4. Debt Recovery</b>  Negotiating for your legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or services.</p> <p><b>5. Property Protection &amp; Bodily Injury</b></p> <p><b>a. Property Protection</b>  Negotiating for your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass.</p> <p><b>b. Bodily Injury</b>  Negotiating for your employees' and their family members' legal rights following an event causing the death of or bodily injury to them in a non-motor accident arising from your business activities.</p> <p><b>6. Tax Protection</b>  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 and VAT.</p> <p>Eurolaw Commercial Legal Advice provides confidential legal advice, over the phone, on problems affecting your business subject to the laws of the EU, Isle of Man, the Channel Islands, Switzerland and Norway.</p> <p><b>Tax Advice</b>  Provides confidential advice, over the phone, on tax matters affecting your business under UK law.</p> <p><b>Business Assistance</b>  In the event of an unexpected emergency affecting your business premises which causes damage or potential danger, assistance can be arranged with a suitable repairer or contractor.</p>	<p>The amount in dispute must exceed £250.  The first £500 of legal costs if the dispute exceeds £5,000.  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.  Any dispute arising from an agreement entered into prior to the start date of the Policy.  The settlement payable under an insurance Policy.  A breach or alleged breach of professional duty.  Contracts involving a motor vehicle.  Contracts involving computer hardware, software, systems or services; tailored by a supplier to your own specification.</p> <p>The debt must exceed £250.  Any debt arising from an agreement entered into prior to the start date of the Policy.  The settlement payable under an insurance Policy.  Contracts involving a motor vehicle.  A debt relating to the lease, licence or tenancy of land or buildings.</p> <p>Contracts entered into by you.  Goods in transit, lent or hired out by you.  Goods not at your premises unless you are using them.  Damage to, or caused by, motor vehicles.  Defending your legal rights other than defending a counter-claim.</p> <p>Incidents where a specific or sudden accident is not the cause.  Any claim relating to a motor vehicle.  Defending legal rights other than defending a counter claim.</p> <p>Tax avoidance schemes.  A £2,000 limit of indemnity and £200 excess applies for each Aspect Enquiry and Tax Intervention Enquiry.  Any claim relating to alleged dishonesty or alleged criminal offences.</p> <p>All costs of assistance including call-out charges are your responsibility.</p>	<p>Part 3, Section A  (continued)</p>

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p><b>Counselling</b> A confidential counselling service is available, over the phone, to all employees and their immediate family who live with them.</p> <p><b>Territorial Limits</b> UK for most insured incidents, but cover for Legal Defence (apart from appeals against the imposition or terms of a Statutory Notice) and Bodily Injury extends to EU member states.</p>		Part 3, Section A (continued)
<p><b>Family Legal Expenses</b></p> <p>1. <b>Employment Disputes</b> DAS will pursue and defend legal rights in a dispute arising from a contract of employment.</p> <p>2. <b>Contract Disputes</b> DAS will pursue and defend a claim for the sale or purchase of personal goods or the purchase of services, including the sale or purchase of your main home.</p> <p>3. <b>Bodily Injury</b> DAS will pursue claims for accidental death or physical injury.</p> <p>4. <b>Property Protection</b> DAS will pursue claims following damage to your home or an insured person's personal possessions. Cover extends to problems such as nuisance and trespass.</p> <p>5. <b>Tax Protection</b> Representing your rights throughout an investigation by H.M. Revenue &amp; Customs into your self assessment tax return.</p> <p>6. <b>Jury Service</b> Payment of salary or wages while an insured person attends jury service.</p> <p>7. <b>Legal Defence</b> Defence of criminal prosecutions and actions for unlawful discrimination or breaches of the Data Protection Act arising from an insured person's work as an employee. Defence of motoring prosecutions.</p>	<p>It must be more likely than not that the insured person will recover damages or make a successful defence of their claim. External costs are limited to £50,000 and this includes opponents' costs. Costs incurred before DAS agrees to appoint a representative to help an insured person. Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person. Claims reported to DAS more than 180 days after the date the insured person should have known about the incident.</p> <p>Disciplinary hearings or internal grievance procedures.</p> <p>Building work or design, where the contract value exceeds £5,000. Contracts involving a motor vehicle. Disputes arising from a loan, mortgage, pension or investment. The amount in dispute must be more than £100. The contract must be entered into during the period of insurance.</p> <p>Any illness or bodily injury which happens gradually or is not caused by a sudden accident.</p> <p>Property damage must exceed £100. The first £250 of any claim for nuisance and trespass.</p> <p>Investigations where the insured is self employed, a sole trader or in business partnership.</p> <p>Parking or obstruction offences. Driving without valid motor insurance. Payment of court orders.</p>	Part 3, Section B

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p><b>Eurolaw Legal Advice</b> Advice on personal legal problems within UK and EU law.</p> <p><b>Tax Advice</b> Personal taxation advice within UK law.</p> <p><b>Domestic Assistance</b> DAS can arrange to call out a contractor to fix the problem in the event of an emergency affecting your home.</p> <p><b>Counselling</b> DAS's qualified counsellors provide support in dealing with worrying problems.</p> <p><b>Health &amp; Medical Information Service</b> Provides help and information on health and fitness.</p> <p><b>Veterinary Assistance</b> Helps to locate a vet to treat injured or sick pets.</p> <p><b>Childcare and Home Assistance</b> Helps to find childcare or arrange domestic help if illness or an emergency prevents you from carrying out the usual tasks of daily life.</p> <p><b>Territorial Limits</b> UK for most insured incidents but cover for Contract Disputes and Bodily Injury extends to EU member states.</p>	<p>All contractors' charges are your responsibility.</p> <p>Cannot be used to diagnose health problems.</p> <p>All veterinary charges are your responsibility.</p> <p>You have to pay for the help provided.</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@agrival.com](mailto:york@agrival.com)

### Part 3 (Legal Expenses)

If You wish to make a claim under this section of the Policy please telephone DAS Legal Expenses Insurance Company on:

0844 893 9003    Commercial Legal Protection section  
0844 893 9004    Family Legal Expenses section

Alternatively You can email [newclaims@das.co.uk](mailto:newclaims@das.co.uk) or write to:

The claims Department  
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side,  
Temple Back, Bristol, BS1 6NH

In any communication with DAS Legal Expenses Insurance Company Limited please quote the following scheme numbers as appropriate:

Commercial Legal Protection	Scheme number	TS5 / 4643291
Family Legal Expenses	Scheme number	TS3 / 4643278

Note: Please do not contact DAS Legal Expenses Insurance Company 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)**

If you have a complaint about the service or about the way you have been treated in relation to the Section 7 (Legal Expenses) of the policy, please write to the Customer Relations Department of DAS Legal Expenses Insurance Company Limited at the address shown below.

Alternatively you can telephone DAS Legal Expenses Insurance Company Limited on 0117 934 0066 or email [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

A copy of the DAS Legal Expenses Insurance Company Limited internal complaint-handling procedure is available on request.

The Head office and registered office of DAS Legal Expenses Insurance Company Limited:  
DAS Legal Expenses Insurance Company Limited  
DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

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).

DAS Legal Expenses Insurance Company Limited is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 202106.

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

Ageas Insurance Limited and DAS Legal Expenses Insurance Company Limited are members of the Association of British Insurers.

## Compensation Arrangements

Rural Insurance Group Limited, Ageas Insurance Limited and DAS Legal Expenses Insurance Company 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, Portsooken 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**

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