

Smallholders Policy Summary

Policy Summary

This is a summary of the Policy and does not contain the full terms and conditions, which can be found in the Policy document. It is important that you read the Policy wording carefully which is available upon request or produced when cover is inception or renewed.

Introduction

Rural Insurance Group Ltd's Smallholders Policy provides cover for loss or damage to your business property and personal property and possessions 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

The Insurance is underwritten by Rural Insurance Group Limited on behalf of capacity supplied by Ageas Insurance Limited, (Parts 1 & 2) and UK General Insurance Ltd on behalf of: - Ageas Insurance Limited, registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA. (Part 3).

Cover		BENEFIT TYPE AND SUMS INSURED		
SECTION	PART 1- Commercial Insurance	GOLD	SILVER	BRONZE
1	Commercial Buildings	£50,000	£25,000	£10,000
2	Commercial Contents:			
	Produce / Deadstock	£10,000	£5,000	£2,500
	Machinery / Contents	£10,000	£5,000	£2,500
	Walls, Gates & Hedges	£2,500	£2,500	£2,500
	Livestock	£15,000	£10,000	£5,000
3	Fatal Injury to Livestock (Away from the Premises)	£15,000	£10,000	£5,000
	Livestock in Transit	£15,000	£10,000	£5,000
	Working Dogs	£500	£500	£500
4	Livestock Worrying	£15,000	£10,000	£5,000
5	Public/Products Liability	£2million	£2million	£2million
6	Employers' Liability (Optional Section)	£10million	£10million	£10million
SECTION	PART 2 - Home Insurance	GOLD	SILVER	BRONZE
A	Private House Buildings	£275,000	£225,000	£150,000
B	Private Houses Contents	£50,000	£40,000	£30,000
C	Valuables and Personal Effects "All Risks"	£5,000	£5,000	£2,500
D	Money	£1,000	£500	£500
E	Freezer Contents	£1,000	£500	£500
F	Pedal Cycles	£1,000	£500	£500
SECTION	PART 3 - Legal Expenses	GOLD	SILVER	BRONZE
A	Commercial Legal Protection (Limit of Indemnity)	£100,000	£100,000	£100,000
B	Family Legal Expenses (Limit of Indemnity)	£50,000	£50,000	£50,000

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Part 1 - Commercial Insurance

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTIONS
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 (different excess amounts may apply in some circumstances)	Sections 1-4
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 Limit of indemnity £2 million	Injury to employees Gradual pollution Products used for certain purposes such as aircraft or computers Crop spraying other than on your own land The first £100 of each claim involving damage to property Asbestos Exclusion	Section 5
OPTIONAL EXTENSION		
Employers Liability insurance. In most cases this insurance is required by law where a business has employees	None	Section 6

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Part 2 – Home Insurance

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
New for old cover on your home and other domestic buildings against Accidental Damage and 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 £1,000,000	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 each claim 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 £1,000,000, or £5,000,000 in the case of bodily injury to domestic employees arising in the course of their employment by you.	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 claim Sports equipment whilst in use	Part 2, Section C
Loss of personal money and credit cards to the extent that you are responsible	The first £50 of each claim 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 claim	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

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Part 3 – Legal Expenses

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p>Commercial Legal Protection</p> <ol style="list-style-type: none"> 1. Employment Disputes & Compensation Awards <ol style="list-style-type: none"> a. Employment Disputes b. Compensation Awards c. Service Occupancy 2. Employment Awards 3. Employee Restrictive Covenants 4. Legal Defence 5. Data Protection 6. Contract Disputes 7. Tax Protection 8. Property Protection and Bodily Injury <ol style="list-style-type: none"> a. Property Protection b. Bodily Injury 9. Licence Protection 10. Personal Injury 11. Jury Service 12. Motor Uninsured Loss Recovery 13. Debt Recovery <p>Helpline services</p>	<p>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 agreement to appoint a representative to help an insured person.</p> <p>Unless Legal Insurance Management Ltd agrees to start court proceedings or there is a conflict of interest, Legal Insurance Management Ltd is free to choose a representative to help the insured person.</p> <p>Sections not shown as covered on the schedule.</p>	<p>Section A</p>
<p>Family Legal Expenses</p> <ol style="list-style-type: none"> 1. Personal Injury 2. Consumer Disputes 3. Home Rights 4. Tax Protection 5. Employment Disputes 6. Criminal Prosecution Defence 7. Educations 8. Probate 9. Identity Theft 10. Jury Service <p>Helpline services</p>	<p>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 £50,000 and this includes opponents' costs.</p> <p>Costs incurred before agreement to appoint a representative to help an insured person.</p> <p>Unless Legal Insurance Management Ltd agrees to start court proceedings or there is a conflict of interest, Legal Insurance Management Ltd is free to choose a representative to help the insured person.</p>	<p>Section B</p>

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YOUR RIGHT TO CANCEL

We hope you are happy with the cover this policy provides. However, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive the policy documentation, whichever is the later. 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 which at our discretion may be subject to a deduction for the time for which you have been covered plus the Policy Administration Fee*.

To exercise your right to cancel, please contact your Broker.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the Policy and you will be required to pay the premium as stated.

*Administration Fee of £25 will be charged for each 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 Your Broker 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: york@agricol.com

Part 3 (Legal Expenses)

If You wish to make a claim under this section of the Policy please telephone Legal Insurance Management Ltd on:

Legal Claims Notification & Advice Helpline Service – 0844 800 0129

Tax Advice Helpline Service – 01455 852034

Note: Please do not contact Legal Insurance Management Ltd 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

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 Insurers who have 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

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 64 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 3 (Legal Expenses) of the policy, You should in the first instance write to the Agent who arranged this insurance and if the matter still remains unresolved thereafter You should write to: -

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

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.

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THE REGULATOR

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

Ageas Insurance Limited is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 202039.

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

You can check the FSA Register by visiting www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

COMPENSATION ARRANGEMENT

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 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 above address.

DISCLOSURE

Your insurance is based upon the information provided to Rural Insurance Group Limited and you must ensure that all such information is complete and accurate and that any facts that may influence the insurers' decision to accept and pay a valid claim are disclosed.

Failure to disclose material information may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

LAW APPLICABLE TO THIS CONTRACT

You are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary, this insurance shall be subject to English Law.