

Farm Proposal



RURAL
INSURANCE

Rural Insurance Group Limited
The Lenz Hornbeam
Park Harrogate

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PLEASE READ THE FOLLOWING IMPORTANT NOTES BEFORE COMPLETING THIS PROPOSAL

PLEASE ENSURE THAT YOU COMPLETE THIS FORM FULLY, CORRECTLY AND DISCLOSE ALL FACTS LIKELY TO INFLUENCE THE ACCEPTANCE OF THIS PROPOSAL.

SHOULD YOU HAVE ANY DOUBTS WHETHER OR NOT A FACT IS RELEVANT, YOU SHOULD DISCLOSE IT. OMISSION OR MIS-STATEMENT MAY AFFECT THE SETTLEMENT OF CLAIMS UNDER THIS POLICY OR MAKE THE POLICY INVALID.

Farm Proposal

GENERAL INFORMATION

Full Name	<input type="text"/>	Home Tel. No.	<input type="text"/>
Address	<input type="text"/>	Work Tel. No.	<input type="text"/>
Postcode	<input type="text"/>	Mobile	<input type="text"/>
		Email	<input type="text"/>
Trading name (if different from above)	<input type="text"/>		
Date cover to commence.	<input type="text"/>		
Description of all occupations and activities to be included under this policy	<input type="text"/>		
Address of premises to which is to apply (if different from above)	<input type="text"/>		
Postcode	<input type="text"/>		

ADDITIONAL INFORMATION

Please use this space to provide any additional information you were unable to fully detail elsewhere in this proposal

ADDITIONAL COVERS

If you would you like a quote for the following Covers:-

1. Livestock: All Risks and Disease
2. Equine
3. Farm Motor Insurance
4. Hailstorm Crops

Please ask your Broker for advice

PART 1 COMMERCIAL

THE SUMS INSURED MUST BE THE FULL VALUE

SECTION 1. FARM BUILDINGS

Contingencies Applicable. Please delete those not to be insured:

- 1.Fire , 2.Aircraft , 3.Explosion , 4.Lightning , 5.Earthquake , 6.Riot/Malicious damage ,
- 7.Storm/Tempest/Flood (£250 excess maximum £500 any one location) , 8.Burst pipes (£250 excess) ,
- 9.Impact (including own vehicles, £250 excess) , 10.Falling trees , 11.Theft ,
- 12.Bursting or overflowing of fuel oil and fertiliser tanks. (£250 excess) , 13.Defective oil vapourisation.

Farm Buildings schedule:

Item No.	Description, Construction & Use	Type of Heating	Sum Insured

SECTION 2. FARM CONTENTS

Contingencies Applicable. Please delete those not to be insured:

1. Fire (including spontaneous combustion) , 2.Aircraft , 3.Explosion , 4.Lightning , 5.Earthquake ,
6. Riot/Malicious damage (£250 excess) , 7.Subterranean fire , 8.Fire caused by its own spontaneous combustion ,
9. Electrocutation of livestock , 10.Impact (£250 excess own vehicles) (excluding growing crops and livestock) ,
11. Falling trees , 12.Theft (£100 excess) Livestock (including mysterious disappearance, Yes/No)

1. Agricultural Produce

Hay and Straw

£

Grain

£

Roots and Silage

£

All other Produce

£

2. Machinery and Implements

(excluding mechanically propelled vehicles)

£

3. Dairy Equipment

£

4. Grain Dryers

£

5. Deadstock and Produce

£

6. Livestock

£

7. Poultry

£

8. Fences, Gates, Hedges and Walls

£

9. Any other contents details

£

Commentary

If you require cover under Section 7 - feed is covered within the Increased Cost of working provision of Section 7/8 & need not be covered here.

Do you wish to insure Glass Milking Jars against accidental damage?

If so state:- Total Number

Total Value

£

SECTION 3. FATAL INJURY TO LIVESTOCK

(available only if livestock insured under section 2)

1. Whilst straying or in transit/Full Value

Do you require cover for animals straying from your premises?
(Additional premium may be required)

Yes No

In respect of larger herds a further reduction in premium may be obtained if cover restricted to

2. Transit by Motor Vehicle only. - Max. load Limit (£50 excess pigs in transit)

3. Total value of sheepdogs worth over £250 each

SECTION 4. SHEEP WORRYING

1. Total value of sheep owned

2. Total value of cattle owned

SECTION 5. MONEY

1. Annual Carrying

4. Personal accident / assault Yes/ No

2. Transit Limit

5. Cattle control documents

3. Cash in safe overnight

SECTION 6. GOODS IN TRANSIT Excluding Livestock - (For fatal Injury see section 3)

Solely in respect of Agricultural produce carried by your own vehicle Max. load limit

No. of vehicles

Value of employees tools whilst on the vehicle

BUSINESS INTERRUPTION

SECTION 7 OR 8

Contingencies Applicable. Please delete those not to be insured:

1. Fire (including spontaneous combustion) , 2.Aircraft , 3.Explosion , 4.Lightning , 5.Earthquake ,
6. Riot/Malicious damage (£250 excess) , 7.Subterranean fire , 8.Fire caused by its own spontaneous combustion ,
9. Electrocution of livestock , 10.Impact (£250 excess own vehicles) (excluding growing crops and livestock).
11. Falling trees

SECTION 7. REVENUE

36 Months Indemnity - Contingencies required as indicated above. Please state Annual Revenue figure below

1. Pigs

2. Arable

3. Dairy

4. Livestock

5. Other (please specify)

N.B. If you sub-let any part of the building you should add a figure to cover loss of rent receivable following loss or damage to the building covered by the Policy.

Rent Receivable

Covering

months rent

OR

SECTION 8. ADDITIONAL COST OF WORKING

Contingencies required as indicated above.

Additional cost of working only

Covering

months indemnity

Or any alternative basis of
Consequential Loss Cover

Covering

months indemnity

SECTION 9. EMPLOYERS LIABILITY

LIMIT OF INDEMNITY £10M.

Estimated Annual Wages

- | | |
|--|---|
| 1. Farm / Estate / Casual Worker | £ |
| 2. Clerical / Domestic | £ |
| 3. Agricultural Contracting | £ |
| 4. Grooms | £ |
| 5. Other occupations
(Please provide details) | £ |

Details:

SECTION 10.

Available only with section 9

Agricultural Wages Board Cover

Yes No

SECTION 11. PUBLIC / PRODUCTS LIABILITY

LIMIT OF INDEMNITY £5M (£1M in respect of Fire)

- | | | |
|--|----------------------|----------------------|
| 1. Total Acreage | <input type="text"/> | Acres |
| 2. Total Annual Turnover | £ | <input type="text"/> |
| 3. Agricultural Contracting Turnover | £ | <input type="text"/> |
| 4. Turnover in respect of other
business activity mentioned in
occupations description on page 1 | £ | <input type="text"/> |

Details:

SECTION 12. FINANCIAL LOSS

Available only as an extension to Section 11.

A maximum indemnity of £10,000 in any one period of insurance subject to a £500 excess in respect of each and every loss

Cover required

Yes No

SECTION 13. PERSONAL ACCIDENT SEE SEPARATE PROPOSAL

SECTION 14. UNCOLLECTED MILK

Maximum number of animals at milk at any one time:

Number of days compensation (tick as appropriate)

7 days

15 days

30 days

Amount of compensation per cow per day (tick as appropriate)

£5

£7.50

Do you require cover for contamination of own milk?

Yes

No

SECTION 15. FROZEN BOVINE SEMEN/LIQUID FLASKS/NITROGEN

Limit any one straw £100

Value of Flask, Nitrogen and Semen

£

SECTION 16. ACCIDENTAL DAMAGE TO OIL FERTILISER TANKS & CONTENTS

Fertiliser/Fuel Tanks Sum Insured

£

SECTION 17. OFFICE CONTENTS

All risks

Sum Insured:

Mobile phones

£

Laptops

£

Office Contents

£

Do you require cover
away from your
premises?

Yes

No

PART 2 HOME POLICY

SECTIONS A. PRIVATE HOUSE BUILDINGS & B. HOUSEHOLD CONTENTS

If you require cover increasing to an Accidental Damage basis please tick the box under the relevant Section

Voluntary Excess for premium reduction please state the amount required - discounts quoted upon request

			SECTION A Private House Buildings <input type="checkbox"/>	SECTION B Household Contents <input type="checkbox"/>
			£ <input type="text"/>	£ <input type="text"/>
Property	Schedule of dwellings to be Insured Address including Postcodes	Who occupies this property? e.g. family members	SUM INSURED Minimum £40,000	SUM INSURED Minimum £15,000
1				
2				
3				
TOTAL				

SECTION C. PERSONAL VALUABLES

All risks

Property	Address of dwelling	Unspecified SUM INSURED	Riding Tack SUM INSURED	Specified Item SUM INSURED
1				
2				
3				

We will require valuations for items over £1500

SECTION D. MONEY INCLUDING CREDIT CARDS

Personal Money: Property 1 £ Property 2 £ Property 3 £

SECTION E. FREEZER CONTENTS

cover in respect of frozen foods in any cabinet not more than 15 years old

Frozen Food: Property 1 £ Property 2 £ Property 3 £

SECTION F. PEDAL CYCLES

No. of Cycles Values (maximum £750 per cycle) £ £ £ £ £

SECTION G. TRAILER CARAVAN not more than 15 years old

Make Model Age Sum Insured £

SECTION H. SMALL CRAFT only available for up to 5 metres in length and a maximum speed of less than 18 knots

1. Type or Class 2. Name / Number
3. Maximum Speed 4. Overall Length 5. Age

GENERAL QUESTIONS (to be completed in every case)

1. Have you or any member of your family directly connected with the business, or any of your partners or directors been cautioned, convicted of or charged (but not yet tried) with a criminal offence other than a motoring offence? Yes No

2. In respect of any insurance to which this proposal relates and any business conducted at the premises or elsewhere, state whether:

(a) any insurer has ever cancelled, withdrawn or refused to renew a policy or declined a proposal or made the insurance subject to special terms? Yes No

(b) any prosecution has been made or notified under any public health legislation? Yes No

(c) during the past 5 years has:

(I) there been any insurance at any time? Yes No

(II) any loss, damage or liability, whether insured or not, arisen? Yes No

IF ANY ANSWER IS 'YES' PLEASE PROVIDE DETAILS (Including the name of the Insurer)

3. Does any part of the land contain a quarry, reservoir, dam, waste disposal facility or mine? Yes No

4. Do you engage in any metal working involving the application of heat? Yes No

IF ANY ANSWER IS 'YES' PLEASE PROVIDE FULL DETAILS

5. Please state the materials from which the private dwellings are constructed, i.e.

(a) entirely built from brick, stone or concrete? Yes No

(b) completely roofed with slates, tiles, concrete, metal or asphalt? Yes No

6. (a) Are the 'Buildings' (i.e. including private dwellings) solely occupied by the You in connection with the business? Yes No

(b) Are the buildings occupied throughout the year? Yes No

(c) Is all the property to be insured maintained in sound condition? Yes No

IF ANY ANSWER TO QUESTIONS 5 AND/OR 6 IS 'NO' PLEASE PROVIDE DETAILS
(Including splits in the dwellings Sums Insured and other occupants details)

7. (a) Have any of your 'Buildings', or any premises in the vicinity thereof, been subjected to vandalism, storm, flooding, subsidence, heave or landslip? Yes No
- (b) Are any 'Buildings' (Farm or Private) unoccupied or undergoing renovation work? Yes No
- (c) Are any of the 'Buildings' tenanted? Yes No
- (d) Are any of your farm buildings used for non-farming purposes? Yes No
- (e) Are any of the 'Buildings' other than the private dwelling HEATED by fixed or portable devices? Yes No
- (f) Do any farm buildings include sandwich/composite panel construction or spray foam lining? Yes No
- (g) Does the value of any one article of gold, silver, precious metals, jewellery, furs, curio, work of art or collection of coins stamps or medals exceed 5% of the Private House Contents sum Insured? Yes No

IF ANY ANSWER IS 'YES' PLEASE PROVIDE DETAILS

8. Do you accept paying guests or provide premises for letting accommodation? Yes No

IF 'YES' PLEASE STATE:

- (a) the number of guest bedrooms
- (b) and the maximum number of guests at any one time
- (c) the type of accommodation provided. (Tick as appropriate)

Bed & Breakfast Tourist Commercial Long Term Residential Students Specific Contracts e.g. DSS Other

- (d) Are the premises subject to the Hotel Proprietors Act 1956 or similar Legislation? Yes No
- (e) Do the premises require a certificate in accordance with the Fire Precautions Act 1971? Yes No (I)

If yes has a certificate been issued by the appropriate authority Yes No

IF THE ANSWER TO QUESTION (e)(I) IS 'NO' PLEASE STATE REASON

9. Please give details of all door and window locks and any burglar alarms in operation on any private dwelling houses insured under this policy

10. Do you let any of your land at any time as Caravan or Tenting accommodation? Yes No

Maximum Tent and Caravan spaces	Caravans	<input style="width: 100%;" type="text"/>	Tents	<input style="width: 100%;" type="text"/>
Owned and rented Caravans and Tents	Caravans	<input style="width: 100%;" type="text"/>	Tents	<input style="width: 100%;" type="text"/>
Facilities provided by you e.g. shower, restaurant etc. <input style="width: 100%;" type="text"/>				

11. Do you:
- | | | |
|--|------------------------------|-----------------------------|
| (a) hire out any property, plant or machinery? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (b) engage in the retail sale of dairy or other produce? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (c) manufacture/mix feeding stuffs for sale? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (d) crop spray by any means? (N.B. aircraft crop spraying is excluded from cover) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (e) dispose of slurry by any other means than spreading on fields? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (f) have livestock grazing on unfenced land, moorland, common land? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (g) undertake production of any genetically modified crop or grain? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (h) engage in any work away from the premises, including agricultural contracting, construction work or digging work? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (i) organise shoots in your land? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (j) allow fishing rights on your land? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (k) engage in any other occupation or activity not mentioned above? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (l) own, lease, rent or use any land or property outside of the United Kingdom, the Channel Islands and the Isle of Man? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (m) have any employees who live or are based outside of the United Kingdom, the Channel Islands and the Isle of Man? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

IF ANY ANSWER IS 'YES' PLEASE PROVIDE DETAILS

12. Is property ever left unattended other than for normal domestic reasons? Yes No

IF ANSWER IS 'YES' PLEASE PROVIDE DETAILS

13. Have you had a Health and Safety inspection in the last 3 years? Yes No

IF ANSWER IS 'YES' WHAT WAS THE OUTCOME?

14. Are electrical installations inspected every 3 years and relevant certificates available? Yes No

Copies attached

Copies to follow

15. Please complete the table below for the proposed company and all subsidiary companies covered under this proposal. From April 2012 it is a regulatory requirement for insurers to register your Employers Liability Cover under this proposal with the Employment Liability Tracing Office Database.

Principle Insured Company Name	Is the company registered under the PAYE tax system? Delete as appropriate		If yes please state your Employer Reference Number (ERN) - This number was issued to the company on registration for PAYE. If No please leave blank
	Yes	No	

15a. How many subsidiary companies are covered under the policy?

Please continue on a separate sheet if required

Subsidiary 1	Yes	No	
Subsidiary 2	Yes	No	
Subsidiary 3	Yes	No	
Subsidiary 4	Yes	No	

DIRECT DEBIT PAYMENT

Do you wish to spread the cost of your insurance and pay your premium by Direct Debit?

Yes

No

If 'Yes' please complete the details below

The premium will be collected over 10 instalments and the interest rate will be advised with our quotation.

There is no minimum premium and there is no deposit required. There will be a one off finance charge of £15. This is a rolling agreement which does not need to be re-signed. It can be used to finance all your insurances with Rural Insurance. Any changes to your cover during your policy year can be included on the Agreement. You will be entering into a loan agreement with Close Premium Finance who will send the agreement papers directly to you. Once you have completed the papers the agreement will need to be returned directly to Close Premium Finance.

Bank Account Name

Bank Account Number

--	--	--	--	--	--	--	--	--	--

Sort Code

--	--	--	--	--	--	--	--	--	--

Your preferred payment date in the month

/		/	
---	--	---	--

Bank Name

Bank Address

Bank Postcode

--	--	--	--	--	--	--	--	--	--

LONG TERM AGREEMENT

Do you wish to apply for a saving on your annual Premium by agreeing to a Long Term Agreement?

Yes

No

If 'Yes' then it is agreed that for the first three years of your insurance with Rural Insurance you will receive a discount of 5% from your annual premium.

In return you agree to keep your insurance with Rural Insurance for the next three years.

The discount applies to the annual premium which may vary from year to year.

IMPORTANT

PLEASE NOTE THAT FAILURE TO DISCLOSE ALL MATERIAL FACTS WHICH UNDERWRITERS WOULD REGARD AS LIKELY TO INFLUENCE THE ACCEPTANCE AND ASSESSMENT OF THIS PROPOSAL COULD INVALIDATE THE INSURANCE. IF YOU ARE IN ANY DOUBT AS TO WHETHER A FACT IS MATERIAL, YOU SHOULD CONSULT YOUR BROKER AND DISCLOSE IT IN WRITING ON A SEPARATE SHEET.

OUR LIABILITY DOES NOT COMMENCE UNTIL THIS PROPOSAL HAS BEEN ACCEPTED BY UNDERWRITERS . ANY OCCURRENCE AFFECTING YOUR LIVESTOCK AFTER THE SIGNING OF THIS PROPOSAL AND BEFORE COVER COMMENCES MUST BE DISCLOSED. WE RESERVE THE RIGHT TO ASK FOR SPECIAL TERMS OR TO DECLINE THIS PROPOSAL. YOU ARE STRONGLY ADVISED TO KEEP A COPY OF THIS PROPOSAL AND ANY OF THE INFORMATION SUPPLIED FOR THE PURPOSE OF ENTERING INTO THIS INSURANCE.

NOTICE

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.

DECLARATION

I/WE CONFIRM THAT IT IS IN ORDER TO RELEASE TO RURAL INSURANCE GROUP LIMITED ANY INFORMATION THEY REQUEST REGARDING MY/OUR PREVIOUS INSURANCE, INCLUDING CLAIMS HISTORY AND ANY SPECIAL TERMS OR CONDITIONS IMPOSED.

I/WE DECLARE THAT TO MY/OUR KNOWLEDGE AND BELIEF THAT THE INFORMATION GIVEN IN THIS PROPOSAL FORM IS TRUE AND COMPLETE. I/WE AGREE THAT THIS PROPOSAL AND DECLARATION SHALL BE THE BASIS OF THE CONTRACT BETWEEN ME/US AND THE INSURERS.

**Signature of
policyholder**

Date

Rural Insurance Group Limited
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W www.ruralinsurance.co.uk

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.

