



Farm Combined insurance

Policy summary



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 wording. It is important that you read the policy wording 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

Catlin Insurance Company (UK) Ltd.

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;

Catlin Insurance Company (UK) Ltd.

Ageas Insurance Limited

by going to the A.M. Best Co. website at www.ambest.com

A.M. Best Co. was established in 1899 and is one of the world's 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 from our website www.ruralinsurance.co.uk.

Part 1 - Commercial

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
Farm property (being buildings, contents, machinery, livestock and other items used in connections 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 £500 of each claim, unless otherwise shown on your policy schedule 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	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, unless otherwise shown on your policy schedule 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
Legal liability for third party property damage or third party injury	Gradual pollution or contamination Advice design or treatment given administered or omitted Pollution or contamination occurring in USA or Canada In connection with any product exported to the USA with your knowledge The first £100 of each & every claim caused by accidental loss of or accidental damage to property.	Section 11
Third party financial loss insurance, up to a maximum sum insured of £100,000 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	The results or consequences of notifiable diseases Any excess specified on the schedule	Section 14

Part 1 - Commercial

Contamination of own milk that happened at an identifiable time and place	<p>The results or consequences of notifiable diseases</p> <p>Any excess specified on the schedule</p> <p>2 or more incidents of milk contamination less than 6 months apart</p> <p>Mechanical breakdown or failure of machinery or plant</p>	Section 15
Loss of frozen bovine semen in straws in nitrogen flasks	Cover is limited to £1,000 in any one straw	Section 16
Loss of or damage to oil and fertilizer tanks and their contents	<p>Any gradually operating cause</p> <p>The first £100 of each claim</p>	Section 17
Loss of or damage to office contents on the premises	The first £100 of each claim	Section 18
Legal liability arising from accident bodily injury & property damage arising out of pollution	<p>Waste disposal contractors and other trades as listed in the policy</p> <p>The first £1000 of each and every claim</p>	Section 20

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 £100 of most losses, except subsidence which is the first £1000	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 £5,000,000	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 £100 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 £5,000,000, or £10,000,000 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 £100 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 £1,000	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

Part 3 - Legal Expenses

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
Commercial Legal Expenses	<p>In civil claims it must be more likely than not the insured person will recover damages or make the 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>	Part 3, Section A
<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 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. 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>	Part 3, Section A

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>		Part 3, Section A (continued)
<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>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>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 & Customs. Also includes disputes relating to PAYE, NIC and VAT.</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>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>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.</p> <p>Disputes relating to local government/ authorities.</p> <p>Incidents where a specific or sudden accident is not the cause.</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>The original application</p> <p>Any appeal within the last 12 months</p> <p>Any motor vehicle or driving licence</p>	
<p>10. Personal Injury</p> <p>Death or bodily injury to an insured or family member caused by negligence.</p>	<p>Naturally occurring illnesses</p> <p>The defence of an insured person other than as a counter claim.</p>	
<p>11. Jury Service & Attendance</p> <p>Loss of earnings for time off work to attend a court as:</p> <p>Requested by an Authorised Representative</p> <p>Defendant of an admitted claim from this policy.</p> <p>Jury Service.</p>	<p>Provided that the costs are not recoverable from the employer or relevant court.</p>	

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p>6. Legal Defence</p> <p>Defence of criminal Legal 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.</p> <p>Additional ancillary costs incurred such as phone, postage.</p> <p>Fees to re-apply for rejected loans following theft.</p> <p>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>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 will apply 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 will also include an administrative charge to cover the administrative cost of providing the policy.

Claims Procedure

Parts 1 (Farm) & 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

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: - 01384 377000

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 Ltd website at www.ruralinsurance.co.uk

Complaints Procedure - Parts 1 (Farm) & 2 (Home)

It is always our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Parts 1 (Farm) & 2 (Home)

Complaints regarding:

SALE OF THE POLICY

Please contact the intermediary who arranged the policy on your behalf.

If your complaint about the sale of your Policy cannot be resolved by the end of the next working day, your intermediary will pass it to:

Customer Relations Department
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE
Telephone: 0333 400 9969
Email:
customerrelations@ruralinsurance.co.uk

CLAIMS

Please contact your claims handler. You will find the claims handler's name, phone number or email address on any letters they have sent you.

In all correspondence please state that your insurance is provided by Rural Insurance Group Limited and quote the details of your policy, the name of the insured, policy number and departmental references.

If your complaint about your claim cannot be resolved by the end of the next working day, your claims handler will pass it to:

Customer Relations Department
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE
Telephone: 0333 400 9969
Email:
customerrelations@ruralinsurance.co.uk

Part 3 (Legal Expenses)

Complaints regarding:

SALE OF THE POLICY or CLAIMS

Please contact:
The Managing Director
Legal Insurance Management Limited
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff.

You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR. Tel: 0300 123 9 123

This does not affect your statutory rights.

The Regulator

Catlin Insurance Company (UK) Ltd. and Ageas Insurance Ltd are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

This can be checked on the Financial Services Register by visiting the Financial Conduct Authority website at www.fca.org.uk

Compensation Arrangements

Rural Insurance Group Limited and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

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 Ltd

Rural Insurance Group Ltd is registered in England and Wales.

Its Registered Number is 2207611

Its Registered Office is: The Hamlet, Hornbeam Park, Harrogate HG2 8RE

Rural Insurance Group Limited is Authorised and Regulated by the Financial Conduct Authority. Register number 308358.

This can be checked on the Financial Services Register by visiting the Financial Conduct Authority website at www.fca.org.uk

Rural Insurance Group Limited

The Hamlet
Hornbeam Park
Harrogate
HG2 8RE

T: 0344 55 77 177

F: 01423 876 001

E: enquiries@ruralinsurance.co.uk

W: ruralinsurance.co.uk



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