

Farm Combined Advance insurance

Policy summary



Welcome to Rural's Farm Combined Advance Policy

This document is a summary of the significant features, benefits and limitations of the cover provided by Rural's Farm Combined Advance policy.

This summary is not personalised to your individual needs, the full terms, conditions and exclusions are shown in the policy wording and personalised as requested by you and as described on your policy schedule.

To help you choose the right covers for you and your farm business, we've highlighted the essentials we think are important. However, your cover will depend on your circumstances and choices.

It is important that you read the policy documents carefully when you receive them to make sure the policy meets your needs.

A copy of our standard policy wording is available from our website www.ruralinsurance.co.uk

Type of insurance and cover

Our Farm Combined Advance policy is designed for farmers and the agricultural industry, it provides covers as selected by you for your legal liabilities for employees or the public in the event of an accident, your loss or damage to your business property, livestock, personal accident, home, personal property and possessions.

About Rural

Rural Insurance Group is an underwriting company dedicated to providing insurance solutions to meet the needs of agricultural and rural based businesses. Working exclusively with intermediaries we supply insurance products that provide a broad range of rural business and farming requirements.

Established in 1995, Rural is located in Harrogate, North Yorkshire. We believe in building enduring partnerships with our intermediaries, maintaining an innovative approach to rural and agricultural insurance and risk management.

The Insurers

This product is arranged by Rural and underwritten by the following Insurers:

Parts 1 & 2 Farm, Commercial and Household Covers

by Zurich Insurance plc

Part 3 - Legal Expenses Commercial and Family

administered by Legal Insurance Management Ltd and underwritten by Royal & Sun Alliance Insurance plc

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Part 1 – Farm and Commercial Covers

Part 1 gives a wide range of covers for farming businesses and diversified activities to protect you against losses to your buildings, contents, livestock, income and also protects you where you may be liable for injury to others or damage to their property.

What is covered	What is not covered
<p>Farm and Commercial Buildings</p> <p>Cover for your buildings which you can protect against loss or destruction caused by events such as fire, storm, flood, theft and as selected by you and shown on your schedule.</p> <p>Significant features and benefits</p> <p>You are also covered for debris removal, professional fees and compliance with public authority regulations. Plus an additional £50,000 for removing asbestos following damage to your buildings.</p> <p>Damage to underground pipes, cables or tanks serving your buildings</p> <p>Unauthorised Use of Gas, Water or Electricity up to £10,000</p> <p>Replacement locks and keys following theft of keys up to £5,000</p> <p>Loss or Damage to Building Materials and Machinery used in connection with the work of construction, modernisation, renovation or refurbishment of any building up to £50,000</p> <p>Significant features and benefits from the General Policy Extensions</p> <p>Trace & Access costs in locating the source of the escape of Water or oil up to £25,000</p> <p>Cleaning of own land following contamination by oil, diesel or fertiliser up to £25,000</p> <p>Fly tipping removal or clean up costs up to £10,000</p> <p>Land Agents Fees up to £5,000</p> <p>Fire Brigade Damage up to £25,000</p> <p>Fire Extinguishment Costs</p> <p>Optional features and benefits</p> <p>Choose basis of claim settlement either reinstatement or modern materials.</p>	<p>The excess of each claim as shown on your policy schedule.</p> <p>Storm or flood damage to moveable buildings</p>
<p>Farm Contents</p> <p>Cover for your farm contents, machinery and produce which you can protect against loss or destruction caused by events such as fire, lightning, malicious damage, impact, storm, flood, theft and as selected by you and shown on your schedule.</p> <p>The Special Condition of Average applies to agricultural produce where the sum insured is less than 100%, but greater than 75% of the total value.</p> <p>Significant features and benefits</p> <p>Debris removal and professional fees.</p> <p>Loss of Metered Water up to £5,000</p> <p>Loss or Damage to Customers Goods in your custody</p> <p>Damage to property temporarily removed or held in trust for a maximum of 6 months within the UK</p> <p>Farm contents hired or borrowed from a neighbouring farmer up to £5,000</p> <p>Employee's Personal Effects up to £500</p> <p>Computer additional repair costs up to £1,000</p> <p>Plant and Equipment Hired-in or Borrowed including continuing hire charges up to £25,000</p> <p>Farm Contents continued..</p>	<p>The excess of each claim as shown on your policy schedule.</p> <p>Storm or flood cover to Contents in the open or in open sided buildings or in moveable buildings except damage arising from collapse or partial collapse of the roof caused by weight of snow.</p> <p>Any sum in excess of £25,000 in respect of any one stack of hay or straw and in excess of five stacks at any one location.</p> <p>Hail storm damage to growing crops is excluded, but a separate Hail policy is available which can cover this risk. See Additional Information Section below for details</p>

<p>Significant features and benefits from the General Policy Extensions</p> <p>Cleaning of own land following contamination by oil, diesel or fertiliser up to £25,000</p> <p>Fly tipping removal or clean up costs up to £10,000</p> <p>Land Agents Fees up to £5,000</p> <p>Fire Extinguishment Costs</p>	
<p>Livestock</p> <p>Cover for your livestock which you can protect against loss caused by events such as fire, lightning, fatal injury whilst straying, worrying, impact, theft, mysterious disappearance and as selected by you and shown on your schedule.</p> <p>The Special Condition of Average applies to Livestock where the sum insured is less than 100%, but greater than 75% of the total value.</p> <p>Significant features and benefits</p> <p>Veterinary surgeons fees up to £1,000 per animal following a claim</p> <p>Carcass removal costs £500 following a claim</p> <p>Advertising and reward for lost animals that have strayed or are stolen up to £500</p> <p>Rescue cover for an animal up to £2,500</p> <p>Contract sale price Extension</p> <p>Significant features and benefits from the General Policy Conditions</p> <p>Cleaning of own land following contamination by oil, diesel or fertiliser up to £25,000</p> <p>Fly tipping removal or clean up costs up to £10,000</p> <p>Land Agents Fees up to £5,000</p> <p>Fire Extinguishment Costs</p>	<p>The excess of each claim as shown on your policy schedule.</p> <p>Storm & flood cover to Livestock in the open or in open sided buildings or in moveable buildings except damage arising from collapse or partial collapse of the roof caused by weight of snow.</p> <p>Any loss in excess of £10,000 per animal or £5,000 per horse or £2,000 for working dogs. Unless specifically agreed by us.</p> <p>Livestock Mortality or Disease or infertility is excluded, but a separate Livestock policy is available which can cover these risks. See Additional Information Section below for details</p>
<p>Loss of Business Money</p> <p>This protects your money against loss or theft at your premises and whilst you take it to the bank.</p> <p>Significant features and benefits</p> <p>Cheques up to £250,000</p> <p>Cattle passports up to £30,000</p> <p>Money up to £1,000</p> <p>Cash in Safe £1,000 or a higher amount if agreed</p> <p>You or your employees personal effects up to £250 following a robbery</p> <p>Optional features and benefits</p> <p>If you or your employees are assaulted during a theft, the policy will also provide a range of lump sums and weekly benefits for disability or death.</p> <p>Personal Assault during hold up cover up to</p> <ul style="list-style-type: none"> £10,000 for death or permanent total disablement £75 per week if temporary total disablement for up to 104 weeks <p>You can increase these limits if they are insufficient for your business</p>	<p>Loss due to errors or shortages or from unattended vehicles</p> <p>Loss arising from fraud or dishonesty of your employees not discovered within 7 working days of its occurrence</p> <p>Personal Assault where aged below 18 or over 70 or as a result of a pre-existing health condition</p>
<p>Loss of Farm Property While In Transit</p> <p>This protects items such as your produce, machinery, plant, implements and consumable stores whilst in transit in your vehicles or replacement vehicles.</p> <p>Significant features and benefits</p> <p>Clean up costs following a loss up to £10,000</p> <p>Transfer costs to another vehicle and storage up to £25,000</p> <p>Damage to containers for which you are responsible up to £10,000</p> <p>You or your employees personal effects up to £500</p> <p>Loss of sheets, ropes, chains & packing materials</p>	<p>The excess of each claim as shown on your policy schedule.</p> <p>Livestock</p> <p>Dangerous goods, the effects of weather, gradually occurring events, electrical or mechanical derangement or breakdown of items being carried</p>

<p>Business Interruption - Loss of Revenue</p> <p>This protects you for any loss of revenue if you are unable to trade or the additional expenditure incurred by the business following loss or damage to farm property or livestock caused by events such as fire, storm, flood, theft, fatal injury whilst straying and worrying, and as selected by you and shown on your schedule.</p> <p>Significant features and benefits</p> <p>Losses covered up to a 36 months indemnity period as standard</p> <p>Our standard cover includes an automatic increase in your sum insured of more than twice the annual revenue for a one year loss or five time the annual revenue for a three year indemnity period loss to support the growth of your business and loss of income</p> <p>Tracing and establishing customers Book debts records up to £25,000</p> <p>Damage at unspecified customers or suppliers premises up to 15% of the sum insured or £1,000,000 whichever is the less</p> <p>Damage causing prevention of access to your premises up to the sum insured</p> <p>Losses from public utilities failure up to 15% of the sum insured or £500,000 whichever is the less</p> <p>Losses from bomb scares up to £250,000 and not exceeding 3 months</p> <p>Losses from public emergency in the vicinity that hinders use of or access to the premises up to £50,000</p> <p>Losses from human disease up to £50,000</p> <p>Losses following closure by a competent public authority up to £100,000.</p> <p>Damage at contract sites where you are carrying out agricultural contracting activities up to £100,000</p> <p>Losses following closure due to murder or suicide or poisoning occurring at the premises up to £100,000</p> <p>Damage to property temporarily removed or held in trust within the UK</p> <p>Loss of Key Personnel due to death or disablement up to £25,000</p> <p>Resignation of an Employee following Lottery win up to £100,000</p> <p>Damage to property at exhibitions causing expense up to £20,000</p> <p>Accidental Damage to Agricultural Vehicles or Machinery up to £20,000</p> <p>Enforced Sale of Produce following damage to the premises</p> <p>Additional Livestock significant features and benefits</p> <p>Veterinary surgeons fees up to £1,000 per animal following a claim</p> <p>Carcass removal costs £500 following a claim</p> <p>Advertising and reward for lost animals that have strayed or are stolen up to £500</p> <p>Rescue cover for an animal up to £2,500</p> <p>Contract sale price Extension</p> <p>Loss as a result of forced sale of dairy cows not exceeding £2,500 in respect of each animal sold</p> <p>Enforced sale of undamaged livestock following damage to the premises</p>	<p>All losses (other than agricultural produce, growing crops and livestock intended for sale), if there is not a property insurance in force covering the same event and a valid property claim, unless we agree otherwise. This insurance doesn't have to be provided by us</p> <p>The excess of each claim as shown on your policy schedule.</p> <p>Storm or flood cover to Contents or Livestock in the open or in open sided buildings or in moveable buildings except damage arising from collapse or partial collapse of the roof caused by weight of snow.</p> <p>Any sum in excess of £25,000 in respect of any one stack of hay or straw and in excess of five stacks at any one location.</p> <p>Any Bomb Scares or Public Emergency occurring in Northern Ireland</p> <p>Any loss in excess of £10,000 per animal or £5,000 per horse or £2,000 for working dogs. Unless specifically agreed by us.</p>
<p>Business Interruption (Alternative Basis)</p> <p>This protects you for any increased costs in working or additional expenditure incurred by the business following loss or damage to farm property or livestock caused by events such as fire, storm, flood, theft and as selected by you and shown on your schedule</p> <p>Optional features and benefits</p> <p>Accidental Damage to Agricultural Vehicles or Machinery up to £10,000</p> <p>Cover for Rent Receivable up to 12 months as standard</p>	<p>The excess of each claim as shown on your policy schedule.</p> <p>Storm or flood cover to Contents in the open or in open sided buildings or in moveable buildings except damage arising from collapse or partial collapse of the roof caused by weight of snow.</p> <p>Any sum in excess of £25,000 in respect of any one stack of hay or straw and in excess of five stacks at any one location.</p>

<p>Employers Liability</p> <p>Your legal liability for damages and costs arising from an illness or injury to your employees as a result of their work. As an employer you have a legal responsibility to buy employers liability insurance.</p> <p>Significant features and benefits</p> <p>We provide £10 million limit of indemnity as standard</p> <p>Worldwide cover for employees who are temporarily working abroad</p> <p>Legal costs and expenses in defence of a breach or alleged breach under legislation relating to corporate manslaughter and corporate homicide up to £5 million or health and safety up to the policy limit</p> <p>Injury arising from private work an employee does for you or any director</p> <p>Court attendance costs as a witness</p> <p>Damages awarded in your favour that you are unable to recover</p> <p>Court attendance fees £500 per day for you or £300 for employees</p>	<p>Injury arising from any vehicles requiring compulsory motor insurance</p>
<p>Agricultural Wages Act Cover</p> <p>This protects you for extra costs should an employee be off work injured or ill under the provisions of the Agricultural Wages Act 1948.</p>	<p>Only available if there are employees and may not apply if there is a Personal Accident claim relating to the same incident</p> <p>Only available if Employers Liability cover in force</p>
<p>Public and Product Liability</p> <p>This protects your business if you or your employees are held responsible for accidental injury to clients, customers or the public or for damage to their property.</p> <p>You are also covered for injuries or property damage resulting from an accident caused by your products to clients, customers or the public or for accidental damage to their property.</p> <p>We can cover the liability for your farming activities or agreed diversification activities.</p> <p>Significant features and benefits</p> <p>The standard cover protects your legal liability resulting from:</p> <p>Farming work without monetary reward you carry out for a neighbour</p> <p>Pollution clean up costs applied by government agencies up to £1,000,000</p> <p>Pollution damage to third parties caused by a sudden unintended and unexpected incident occurring in its entirety at a specific time and place up to £5,000,000</p> <p>Previously owned defective premises</p> <p>Damage to rented premises</p> <p>Court attendance fees £500 per day for you or £300 for employees</p> <p>Motor contingent liability</p> <p>Moving obstructing vehicles</p> <p>Whilst temporarily overseas for no more than 60 days</p> <p>From acts of terrorism committed by a third party up to £5,000,000</p> <p>Contractual liability under the Public Liability, but not the Product Liability</p> <p>Where legal liability may not apply we will cover a third party loss where you are morally liable up to £2,500 caused by driven or straying livestock or objects thrown up from vehicles or falling branches</p> <p>Cover includes legal costs and expenses incurred in the defence of criminal charges brought under:</p> <ul style="list-style-type: none"> - health and safety - data protection, up to £1,000,000 - consumer protection and food safety <p>Optional features and benefits</p> <p>Options for a cover limit of £1 million, £2 million, £5 million or £10 million.</p>	<p>The section excludes as standard:</p> <p>Gradual pollution or contamination</p> <p>Advice design or treatment given administered or omitted</p> <p>Pollution or contamination occurring in USA or Canada</p> <p>In connection with any product exported to the USA or Canada with your knowledge</p> <p>Losses on or in aerodromes, airfields or airports</p> <p>Craft designed to travel through air or space including drones</p> <p>Arising under the Riding Establishments Acts 1964 and 1970</p> <p>Injury to employees – this is covered under the Employers Liability Section</p> <p>Damage to property in your custody and control</p> <p>The excess as shown on your policy schedule for each & every claim caused by accidental loss of or accidental damage to property</p>
<p>Financial Loss</p> <p>Your liability at law for third party financial loss not consequent upon bodily injury or damage, up to the indemnity limit as shown in your schedule.</p>	<p>Only available if the Public liability section is in force</p> <p>The first £500 of each and every claim or as shown in the schedule.</p> <p>Excludes nuisance, libel and slander</p>

<p>Personal Accident and Sickness</p> <p>Compensation for injuries or disablement or death resulting from an accident or sickness affecting specified individuals. You can choose different levels of cover.</p>	<p>Pre-existing defects, injuries or illnesses</p> <p>Certain hazardous activities such as skiing, mountaineering or motorcycling</p> <p>Any excess or deferment period that may apply</p> <p>Cover not available to people under 16 or not gainfully employed</p> <p>Sickness cover is not available to people over 60</p>
<p>Compensation for Uncollected Milk</p> <p>Milk being wasted or spoiled arising from the inability of a dairy to collect milk under a contract with you due to circumstances outside your control up to the sum insured declared on the schedule.</p>	<p>The results or consequences of notifiable diseases</p> <p>The excess of each claim as shown on your policy schedule.</p>
<p>Other Covers</p> <p>Accidental Contamination Of Your Milk. Up to the limit specified in your schedule.</p> <p>Accidental Loss Of Frozen Bovine Semen In Straws In Nitrogen Flasks Up to the limit specified in your schedule.</p> <p>Accidental Damage To Oil And Fertilizer Tanks And Their Contents Up to the limit specified in your schedule.</p> <p>Loss Of Or Damage To Office Contents On The Premises Up to the limit specified in your schedule.</p>	<p>Caused by mechanical breakdown</p> <p>Cover is limited to £1,000 in any one straw</p> <p>Any gradually operating cause or the first £100 of each claim</p> <p>The excess of each claim as shown on your policy schedule.</p>
<p>Terrorism</p> <p>Damage to property insured and interruption to or interference with your business proximately caused by such Act of Terrorism</p>	<p>Damage to or the destruction of any Computer System</p> <p>Occasioned by riot, civil commotion, war, invasion, act of foreign enemy</p> <p>Not applicable to privately occupied houses</p>
<p>Environmental Liability</p> <p>Legal liability to pay costs for claims resulting from the Pollution Condition to clean up pollution in, on, at, under or migrating from your premises.</p> <p>Optional features and benefits Options for a cover limit of up to £1 million or £2 million</p>	<p>Waste disposal contractors, landfills, waste transfer stations, quarries and other trades as listed in the policy</p> <p>The first £1000 of each and every claim</p> <p>Underground Storage Tanks</p> <p>Lead based paint, lead pipes and asbestos in buildings, fixtures and structures</p> <p>Crop spraying away from your premises</p>

Part 2 – Household Cover

This part gives a wide range of covers to protect your home, family, residential lets and holiday homes against losses to your buildings and contents including cover whilst travelling and protects you and your family where you may be liable for injury or damage to others.

Buildings insurance covers your home and its outbuildings, garages, walls, gates, hedges, fences, integral solar panels, swimming pools, terraces, drives, footpaths, hard courts, and any fixtures and fittings.

Contents insurance covers the things in your home, including household goods and personal items, valuables, money and credit cards.

Personal belongings away from home can be covered including jewellery, guns, watches, money and pedal cycles

Caravans together with fixtures, fittings, awnings, personal effects & clothes can be covered

Main Features	Significant Exclusions
<p>Household buildings</p> <p>Cover for your buildings which you can protect against loss or destruction caused by events such as fire, storm, flood, theft, subsidence and accidental damage as selected by you and shown on your schedule.</p> <p>Significant features and benefits</p> <p>You are also covered for debris removal, architects, surveyors, professional fees and compliance with public authority regulations.</p> <p>Damage to underground pipes, cables or tanks serving your buildings</p> <p>Loss of metered water £5,000</p> <p>Accidental breakage of fixed glass and solar panels</p> <p>Loss of rent payable by you and alternative accommodation costs up to a limit of 20% of the building sum insured</p> <p>Emergency services buildings & garden Damage up to £10,000 per loss</p> <p>Garden restoration cover up to £10,000</p> <p>Building additions or new fixtures & fittings covered temporarily until you advise us up to 15% of the buildings sum insured</p> <p>Alternative stabling up to £2,000</p> <p>Underinsurance protection cover if you have professional valuation up to 125% of the insured rebuilding cost</p> <p>Sewer blockage repair to your home up to £1,000</p> <p>Removal of nest from your home up to £1,000</p> <p>Removal of squatters from your home up to £15,000</p> <p>Removal of dangerous trees up to £2,000</p> <p>Removal of fallen trees from your home up to £2,000</p> <p>Materials and machinery involved in construction or renovation to your buildings up to £50,000</p> <p>Legally liability for injury to others or damage to their property as a result of your ownership of the buildings, up to a maximum amount of £10,000,000</p> <p>Significant features and benefits from the General Policy Extensions</p> <p>Trace & Access costs in locating the source of the escape of Water or oil up to £25,000</p> <p>Cleaning of own land following contamination by oil, diesel or fertiliser up to £25,000</p> <p>Fly tipping removal or clean up costs up to £10,000</p> <p>Land Agents Fees £5,000</p> <p>Fire Brigade Damage to landscaped grounds £25,000</p> <p>Fire Extinguishment Costs</p> <p>Optional features and benefits</p> <p>Accidental damage cover</p>	<p>The excess of each claim as shown on your policy schedule or against the item in the wording.</p> <p>Storm, tempest, flood or impact by falling trees, lampposts, wind turbines damage to gates, hedges or fences</p> <p>Theft, malicious damage, burst pipes or accidental damage whilst the building is unoccupied for 60 days</p> <p>Malicious damage by people lawfully in the building</p>

<p>Household contents</p> <p>Cover for your household goods, furnishings, appliances, electrical appliances, clothing and personal effects including money which you can protect against loss or destruction caused by events such as fire, storm, flood, theft and accidental damage as selected by you and shown on your schedule.</p> <p>Significant features and benefits</p> <p>You are also covered for debris removal</p> <p>Rent accommodation and travel cost following a loss up to 15% of the total contents sum insured</p> <p>Loss of metered water or heating oil up to £5,000</p> <p>Accidental breakage of fixed mirrors, glass or ceramic tops</p> <p>Accidental Damage television, radio, home computer</p> <p>Replacement locks and keys following theft of keys up to £5,000</p> <p>Accidental Damage to office equipment up to £10,000</p> <p>Theft or fatal injury of your horse or pony up to £500</p> <p>Visitors contents up to £2,500</p> <p>Underinsurance protection cover if you have professional valuation up to 125% of the Insured replacement cost</p> <p>Security upgrade following aggravated burglary to your home up to £5,000</p> <p>Professional counselling following a loss up to £1,000</p> <p>Death of artist value increase by up to £50,000</p> <p>Garden contents loss up to £5,000</p> <p>Garden restoration cover up to £2,000</p> <p>Temporary removal of contents cover up to 20% of your sum insured</p> <p>Contents in transit by professional movers cover up to 10% of your sum insured</p> <p>Death of you or your spouse by fire or theft at the premises up to £5,000 each</p> <p>Your legal liability for injuries to others or damage to their property up to £10,000,000</p> <p>Legal liability cover if you are a tenant up to £20,000 for damaged caused to the building</p> <p>Unrecovered awards of damages up to £1,000,000</p> <p>Significant features and benefits from the General Policy Extensions</p> <p>Trace & Access costs in locating the source of the escape of Water or oil up to £25,000</p> <p>Cleaning of own land following contamination by oil, diesel or fertiliser up to £25,000</p> <p>Fly tipping removal or clean up costs up to £10,000</p> <p>Land Agents Fees £5,000</p> <p>Fire Brigade Damage to landscaped grounds £25,000</p> <p>Fire Extinguishment Costs</p> <p>Optional features and benefits</p> <p>Accidental damage cover</p>	<p>The excess of each claim as shown on your policy schedule or against the item in the wording.</p> <p>Theft, malicious damage, burst pipes or accidental damage whilst the building is unoccupied</p> <p>Malicious damage by people lawfully in the building</p> <p>For any one claim the amount we pay shall not exceed:-</p> <ul style="list-style-type: none"> • Money £2,500 • High Risk Property such as coin collections, jewellery, articles of gold, silver, furs, clocks, watches 30% of the sum insured or for a single item 5% or £5,000 • Personal effects of domestic employees £1,000 • Deeds and documents £5,000 • Satellite dishes £400 <p>Watercraft other than hand propelled, hovercraft, drones, unmanned aerial vehicles, aircraft, caravans, trailers, motor vehicles other than power assisted wheelchairs and domestic garden implements</p> <p>Any living creature</p> <p>Landlords fixtures and fittings and any of the structure of the buildings</p>
<p>Personal Valuables - All Risks</p> <p>Loss or damage to personal articles worn or used or carried about the person such as jewellery, furs, articles of gold, silver, camera, binoculars, sports equipment within the British Isles and elsewhere in the world for up to 90 days</p> <p>Significant features and benefits</p> <p>Delayed baggage up to £250 per person</p> <p>Unspecified all risks any one article up to £2,500 as standard</p> <p>The cost of replacing any undamaged item forming part of a set or suite and replacements cannot be matched up to £5,000</p>	<p>Livestock, motor vehicles and business goods household goods, furnishings, hovercraft, aircraft, drones, watercraft, caravans, trailers, pedal cycles</p> <p>Evidence of value for items in excess of £3,000 at the time of loss</p> <p>Specified items in excess of £10,000 unless they are kept in a locked safe approved by us</p> <p>Sports equipment whilst in use other than guns</p> <p>Guns when not in use unless secure in a locked gun cabinet.</p> <p>Wear and tear in respect of clothing or similar worn items and household linens</p> <p>The first £100 of each loss</p>

<p>Personal Money</p> <p>Loss of personal money by accident or misfortune and credit cards lost or stolen and subsequently being used by any unauthorised person up to a maximum of £1,000</p>	<p>The excess of each claim as shown on your policy schedule or against the item in the wording</p> <p>Losses not reported to the police</p>
<p>Freezer Contents</p> <p>Loss or damage to foodstuffs in your domestic freezers caused by accident or misfortune</p>	<p>Gradual deterioration not related to temperature changes</p> <p>Actions of supply authorities and industrial action</p> <p>The excess of each claim as shown on your policy schedule or against the item in the wording</p> <p>be freezer units over the age of 20 years old</p>
<p>Pedal Cycles</p> <p>Accidental loss or damage to you or your family's domestic pedal cycles</p>	<p>Loss while racing</p> <p>Damage to tyres</p> <p>The excess of each claim as shown on your policy schedule or against the item in the wording</p>
<p>Trailer Caravans</p> <p>Loss of or damage to trailer caravans, together with its contents and any personal effects in it caused by accident or misfortune</p>	<p>Damage to tyres</p> <p>Use as a permanent residence</p> <p>Damage to awnings by storm tempest or flood</p> <p>The excess of each claim as shown on your policy schedule or against the item in the wording</p> <p>Trailer or caravans over the age of 20 years</p>

Part 3 – Legal Expenses

Main Features	Significant Exclusions
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>
<p>1. 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>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>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>2. Compensation Awards 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>Any dispute not following good HR Principles. Awards in connection with redundancy agreements.</p> <p>Compensation due through non payment under a contract. Breach by policyholder under a fixed term contract. 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>3. Employment Restrictive Covenant 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>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>
<p>4. Legal Defence Defence of any act or omission or alleged act or omission</p>	
<p>5. Data Protection Defence of a civil action taken against you for compensation under data protection legislation when handling personal data in your capacity as a data controller or a data processor</p>	<p>Any claims relating to the loss, alteration, corruption, distortion of or damage to stored personal data</p> <p>Any claims relating to a reduction in the functionality, availability or operation of stored personal data resulting from hacking (unauthorised access), malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code, computer virus or similar mechanism</p> <p>We will not cover the cost of fines imposed by the Information Commissioner or any other regulatory and/or criminal body</p>
<p>6. Contract Disputes 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. 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: Requested by an Authorised Representative Defendant of an admitted claim from this policy. Jury Service.</p>	<p>Provided that the costs are not recoverable from the employer or relevant court.</p>
<p>12. Debt Recovery</p> <p>Professional fees incurred by you in the recovery of money and interest due to you from another business for the provision of goods/services, professional fees and services or dishonoured cheques.</p>	

Main Features	Significant Exclusions
Family Legal Expenses	<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 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>
1. Personal Injury Claims for accidental death or physical injury	Any illness or bodily injury which happens gradually or is not caused by a sudden accident.
2. Consumer Disputes Pursuit and defence of claims arising out of a contract for the purchase of personal goods or the purchase of services, including the sale or purchase of your main home.	<p>Any claim less than £100</p> <p>Any contract for any work carried out on the home or any buildings where the contract exceeds £5,000 including VAT.</p> <p>Any claims related to planning.</p>
3. Home Rights Pursuit of civil claims for the goods in a home owned by you.	<p>Disciplinary hearings or internal grievance procedures. Building work or design</p> <p>Disputes arising from a loan, mortgage, pension or investment.</p> <p>The first £250 of any claim for nuisance and trespass. Mining subsidence</p> <p>Local authority or government disputes.</p>
4. Tax Protection Representing your rights throughout an investigation by H.M. Revenue & Customs into your personal tax affairs.	<p>Where the investigation or enquiry commenced prior to the first period of insurance.</p> <p>Investigation by the Special Compliance Office. Investigations arising from false or misleading statements or representation to H.M. Revenue and Customs.</p> <p>Deficiencies in books, records accounts and returns including the costs of repairing a return.</p>
5. Employment Disputes Costs for advice during any formal internal employment proceedings, including any settlement or compromise negotiations or during ACAS Early Conciliation negotiations, up to £250. The cost of you taking legal proceedings against your employer over your contract of employment. as soon as you knew of the dispute, you must have taken and followed legal advice from us.	Any dispute that arises less than 90 days after the insurance first started unless you had equivalent cover immediately prior to the inception of this policy without a break in cover
6. Legal Defence Defence of criminal Legal Defence of criminal prosecutions brought against the Insured as a result or any act or omission or alleged act or omission whilst at a Police Station, Magistrates Court or Crown Court.	<p>Any matter where reasonable prospects of success do not exist.</p> <p>Any offence relating to a motor vehicle.</p>
7. Education Appealing against the decision of the Local Education Authority arising from failure of the LEA to comply with its published admissions policy.	Max indemnity £5,000 per claim.
8. Probate 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>9. Identity Theft</p> <p>Reasonable costs to defend a claim. 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>Identity theft relating to your business, profession or occupation and any act of dishonesty by the insured.</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>First 5 days of service</p>

Additional Information

Policy Exclusions

Depreciation	loss caused by depreciation
Breakdown and Deterioration	wear, tear, electrical, electronic or mechanical breakdown and/or gradual deterioration
Genetically Modified Crops	arising from presence of such crop or organism or research into, testing of, production or supply of any genetically modified crop or genetically modified organism

Sums Insured and Underinsurance

Underinsurance occurs when you don't have the right level of insurance to meet the needs of your business. If it's incorrect, it could impact the amount you are paid if you make a claim. You should regularly discuss with your broker and assess how much insurance you need to correctly cover any acquisitions or alterations, changes to machinery and equipment or increases in stock levels or price fluctuations.

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Cancellation Rights

This policy entitles you to a 14 day cooling-off period; your rights to cancel this policy at any time are unaffected.

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 broker or intermediary who arranged the policy for you. Their details are on the policy schedule. Alternatively you can report your claim directly to our appointed Chartered Loss Adjusters by:

Telephone: 02921 010 334

Email: ruralnewclaims@uk.sedgwick.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: - 01384 885744

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 website at www.ruralinsurance.co.uk

The Insurers

The Policy is underwritten by the following Insurers:

Parts 1 & 2

This product is arranged by Rural and underwritten by Zurich Insurance plc.

Rural, Rural Insurance Group and Rural Insurance Services are trading names of Geo Underwriting Services Limited, which is authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Address: 2 Minster Court, Mincing Lane, London EC3R 7PD. Registered in England 04070987

This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by calling the FCA on 0300 500 8082.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093..

Part 3

This product is arranged by Rural & is administered by Legal Insurance Management Ltd and underwritten by Royal & Sun Alliance Insurance plc.

Royal & Sun Alliance Insurance plc No 93792 is registered in England and Wales

Registered Office at St Mark's Court Chart Way Horsham West Sussex RH12 1XL

Royal & Sun Alliance Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Other Policies Available through Rural–

you will need to take out a separate policy, please see our website for full details

Livestock Policy

This policy can cover:-

- All Risks Mortality for Specified Animals
- Fertility Guarantee
- Loss of Use - Infertility
- Herd Disease covers such as Tuberculosis Reactor, Anthrax, Foot & Mouth etc

Hail Damage to Crops

Covers damage to your growing crops caused by hailstorm

Farm Motor

Cover for all your farm motor vehicles:-

- Agricultural vehicles
- Private cars
- Commercial Vehicles
- Quad Bikes
- Trailers

Complaints Procedure

Rural handles complaints on behalf of Zurich Insurance plc.

We make every effort to ensure that the cover and service provided to You is clear, fair and not misleading. However, should you ever wish to make a complaint about any part of your policy or our service, please refer to the table below to help you reach the correct area quickly and easily.

Full information see your policy wording available from the website www.ruralinsurance.co.uk or contact your broker.

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

Complaints Contact Details

Reason for complaint	Contact	Contact Details	If not resolved by the end of the next working day your complaint will be passed to:
Advice or sales related Parts 1 (Farm) & 2 (Home)	Your Insurance Broker	Please refer to Your <i>Insurance Broker</i> correspondence	Customer Relations Department, Rural, The Hamlet, Hornbeam Park Harrogate North Yorkshire HG2 8RE Email: customerrelations@ruralinsurance.co.uk Telephone: 0333 400 9969
Claims related to Parts 1 (Farm) & 2 (Home)	Your Claims Handler	Customer Relations Department Sedgwick Oakleigh House 14-16 Park Place Cardiff CF10 3DQ Email: Ruralinsurance@uk.sedgwick.com Tel: 02921 010334	
Advice, sales or claims related Parts 3 (Legal Expenses)	Your Insurance Broker	Please refer to Your <i>Insurance Broker</i> correspondence	The Managing Director Legal Insurance Management Limited 1 Hagley Court North The Waterfront Brierley Hill West Midlands DY5 1XF

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case. We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You may contact the Financial Ombudsman Service or obtain further information at:

Insurance Division
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0300 123 9 123 Fax: 0207 964 1001

Financial Services Compensation Arrangements

Zurich Insurance plc is 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 up to 90% of the claim. You can obtain more information about Compensation Scheme arrangements from the FSCS or visit www.fscs.org.uk

Rural Insurance Group

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

