



Farm Combined insurance

Policy summary



Farm Combined Policy Summary

About Rural Insurance Group Ltd

Rural Insurance 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 Insurance is located in Harrogate, North Yorkshire. In addition there is a network of Regional Sales Managers, located throughout the UK, to support intermediaries with their wealth of local knowledge and expertise.

At Rural Insurance we believe in building enduring partnerships with our intermediaries, maintaining an innovative approach to rural and agricultural insurance and risk management.

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.

The Insurers

The Policy is underwritten by the following Insurers:

Parts 1 & 2

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

Rural Insurance Group Ltd is registered in England and Wales. Its Registered Number is 2207611

Registered Office: 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 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 Insurance Group Ltd & 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.

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 – Farm and 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 Excess of each claim as shown on your policy schedule. Storm/Flood/Burst Pipes cover to Contents or Livestock in the open or in open sided buildings. 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. Any loss in excess of £10,000 per animal or £5,000 per horse or £2,000 for working dogs.	1 - 4
Loss of business money	Loss due to shortages or from unattended vehicles	5
Loss of farm property while in transit	Livestock Dangerous goods, the effects of weather, gradually occurring events, breakdown of items being carries	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 Willful acts, or gradually developing events	7 and 8
Employers Liability insurance. In most cases this insurance is required by law where a business has employees	None	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	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 Aerodrome, airfield, airport Craft designed to travel through air or space Arising under the Riding Establishments Acts 1964 and 1970 The first £100 of each & every claim caused by accidental loss of or accidental damage to property.	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	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	13

Part 1 – Farm and Commercial

Main Features	Significant Exclusions	Policy Section
Compensation for uncollected milk	The results or consequences of notifiable diseases Any excess specified on the schedule	14
Loss of frozen bovine semen in straws in nitrogen flasks	Cover is limited to £1,000 in any one straw	16
Loss of or damage to oil and fertilizer tanks and their contents	Any gradually operating cause The first £100 of each claim	17
Loss of or damage to office contents on the premises	The first £100 of each claim	18
Damage to property insured and interruption to or interference with your business caused by such Act of Terrorism	Damage to or the destruction of any Computer System Occasioned by riot, civil commotion, war, invasion, act of foreign enemy	19
Legal liability arising from accident bodily injury & property damage arising out of pollution	Waste disposal contractors and other trades as listed in the policy The first £1000 of each and every claim	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		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. 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. 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>	Part 3, Section A
<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>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>	Part 3, Section A
<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>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
<p>4. Legal Defence</p> <p>Defence of any act or omission or alleged act or omission</p>		Part 3, Section A
<p>5. Data Protection</p> <p>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>	Part 3, Section A

Main Features	Significant Exclusions	Policy Section
<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>	Part 3, Section A
<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>	Part 3, Section A
<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>	Part 3, Section A
<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>	Part 3, Section A
<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>	Part 3, Section A
<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>	Part 3, Section A
<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>		Part 3, Section A

Main Features	Significant Exclusions	Policy Section
<p>Family Legal Expenses</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 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>Part 3, Section B</p>
<p>1. Personal Injury</p> <p>Claims for accidental death or physical injury</p>	<p>Any illness or bodily injury which happens gradually or is not caused by a sudden accident.</p>	<p>Part 3, Section B</p>
<p>2. Consumer Disputes</p> <p>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>	<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>	<p>Part 3, Section B</p>
<p>3. Home Rights</p> <p>Pursuit of civil claims for the goods in a home owned by you.</p>	<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>	<p>Part 3, Section B</p>
<p>4. Tax Protection</p> <p>Representing your rights throughout an investigation by H.M. Revenue & Customs into your personal tax affairs.</p>	<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>	<p>Part 3, Section B</p>
<p>5. Employment Disputes</p> <p>Costs for advice during any formal internal employment proceedings, including any settlement or compromise negotiations or during ACAS Early Conciliation negotiations, up to £250.</p> <p>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.</p>	<p>Disciplinary hearings or internal grievance procedures.</p> <p>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</p>	<p>Part 3, Section B</p>

Main Features	Significant Exclusions	Policy Section
<p>6. Legal Defence</p> <p>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>Any matter where reasonable prospects of success do not exist.</p> <p>Any offence relating to a motor vehicle.</p>	<p>Part 3, Section B</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>Max indemnity £5,000 per claim.</p>	<p>Part 3, Section B</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>Part 3, Section B</p>
<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>Part 3, Section B</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>	<p>Part 3, Section B</p>

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 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: 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: - 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 Insurance Group Ltd website at www.ruralinsurance.co.uk

Complaints Procedure

Rural Insurance Group Limited handles complaints on behalf of Zurich Insurance plc - for the purposes of complaints 'We, Our, Us' shall refer to Zurich and Rural.

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.

Your complaint will be acknowledged promptly. We aim to resolve all complaints as quickly as possible but, if this will take longer than 10 working days from receipt, We will give You an expected date of response.

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.

Complaints Contact Details

Reason for complaint	Nature of 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)	Any	Your Insurance Broker	Please refer to Your <i>Insurance Broker</i> correspondence	Customer Relations Department, Rural Insurance, The Hamlet, Hornbeam Park Harrogate North Yorkshire HG2 8RE Telephone: 0333 400 9969
Claims related to Parts 1 (Farm) & 2 (Home)	Any	Your claims handler / administrator in the first instance	<u>Email: ruralinsurance@agrival.com</u> Customer Relations Department Agrival Limited The Old Estate Office 56 Leeds Road, Tadcaster, North Yorkshire LS24 9HB Tel: 01937 838050	Email: <u>customerrelations@ruralinsurance.co.uk</u>
Advice, sales or claims related Parts 3 (Legal Expenses)	Any	Your Insurance Broker	Please refer to Your <i>Insurance Broker</i> correspondence	If not resolved by the end of the next working day Your complaint will be passed to: 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 may have the right to make an appeal to the Financial Ombudsman Service. You will need to contact them within 6 months of the date of Our final decision letter.

The Financial Ombudsman Service is an independent organisation that adjudicates on complaints about general insurance products. They will only consider complaints:

- once We have given You written confirmation of Our final decision or if We have not provided You with a final decision within 8 weeks of receiving Your complaint.
- if Your business has a turnover of less than EUR 2 million and fewer than 10 employees
- You are a charity with an annual income of less than GBP 1 million
- You are a trustee of a trust with a net asset value of less than GBP 1 million.

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

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

<http://www.financialombudsman.org.uk>

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. For compulsory insurance, such as third-party motor insurance, you may be entitled to compensation up to 100% of the claim.

For all other types of insurance, such as damage to the vehicle, you may be entitled to compensation up to 90% of the claim. You can obtain more information about Compensation Scheme arrangements from the FSCS by:

Telephone: 020 7741 4100
Website: <http://www.fscs.org.uk>
Address: Financial Services Compensation Scheme,
10th Floor,
Beaufort House,
15 St Botolph Street,
London, EC3A 7QU.

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