



Hailstorm insurance

Policy summary



HAIL 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 document. It is important that you read the policy booklet carefully when you receive it.

Insurers

The policy is underwritten by Rural Insurance Group Ltd on behalf of the following insurers:

Catlin Insurance Company (UK) Ltd. whose head office and registered address is:

20 Gracechurch Street, London, EC3V 0BG. Registered in England No. 05328622. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 423308.

You can check the financial security rating of Catlin Insurance Company (UK) Ltd. by going to the A.M. Best Co. website at www.ambest.com.

Cover

This hail policy provides compensation for loss or damage to your crops by hailstorm as requested by you and as described on your policy schedule. The insurance is for the period shown in the policy schedule.

Significant features and exclusions

Some of the features and exclusions about our Hail insurance are summarised below.

This summary does not describe all of the terms and conditions of your policy, so please take time to read the policy document.

Please refer to your schedule for the details of your insurance / operative sections and any terms applied specifically to your policy over and above our standard terms and conditions.

MAIN FEATURES	SIGNIFICANT EXCLUSIONS
Hail damage to specified crops	Damage to crops by any other cause including wind Rain and Flood Policy commencing 14 days after the request for cover

Cancellation

We hope that you are happy with the cover this policy provides. However, you have the right to cancel your policy during a period of 14 days after the day of purchase of the contract or 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 may apply at our discretion 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 may also at our discretion include an additional charge to cover the administrative cost of providing the policy.

Claims procedure

If you wish to make a claim under the policy 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

Full information on claims procedures is also available from the Rural Insurance Group website at www.ruralinsurance.co.uk

Complaints Procedure

We are dedicated to providing a high quality service and we want to ensure that we maintain this at all times. If you have any questions or concerns about the policy or the handling of a claim, please contact us at:

Rural Insurance Group Limited
The Hamlet
Hornbeam Park Avenue
Harrogate
HG2 8RE
Email: customerrelations@ruralinsurance.co.uk
Tel: 0344 5577177
Opening Hours: 8:30-17:30 Mon-Fri

If you remain dissatisfied after Customer Relations have considered your complaint, or you have not received a final decision within 8 weeks, you can refer your complaint to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Email: complaint.info@financial-ombudsman.org.uk
From within the United Kingdom
Tel: 0800 023 4 567
0300 123 9 123
Fax: 020 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information, contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk.

Compensation Arrangements

Catlin Insurance Company (UK) Ltd. 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 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

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Important details about Rural Insurance Group

Rural Insurance Group Ltd is registered in England and Wales. Its Registered Number is 2207611
Its Registered Office is: The Hamlet, Hornbeam Park, Harrogate, North Yorkshire, 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.

Rural Insurance Group Limited

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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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