



# Hailstorm insurance

Policy summary



# Hailstorm 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.

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

Rural Insurance Group Limited is registered in England and Wales, registration number 2207611.

Registered office address: The Hamlet, Hornbeam Park, Harrogate, North Yorkshire, HG2 8RE

Rural Insurance Group Limited is authorised and regulated by the Financial Conduct Authority. FCA register number 308358.

Website: [www.ruralinsurance.co.uk](http://www.ruralinsurance.co.uk)

You can check the above details on the Financial Services Register by:

Website: <http://www.fca.org.uk/firms/systems-reporting/register>

Telephone: 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.

## 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

## 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

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](mailto:york@agricol.com)

Full information on claims procedures is also available from the Rural Insurance Group website at [www.ruralinsurance.co.uk](http://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 <i>Your</i> complaint will be passed to:
Advice or sales related	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  Email: <a href="mailto:customerrelations@ruralinsurance.co.uk">customerrelations@ruralinsurance.co.uk</a>
Claims related	Any	Your claims handler / administrator or in the first instance	Email: <a href="mailto:ruralinsurance@agricol.com">ruralinsurance@agricol.com</a> Customer Relations Department Agricol Limited The Old Estate Office 56 Leeds Road, Tadcaster, North Yorkshire LS24 9HB Tel: <b>01937 838050</b>	

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.

### 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.

If You want to know more about how We use personal information or have any data protection questions, please contact the Data Protection Officer, Zurich Insurance plc, 3000 Parkway, Whiteley, Fareham, Hants, PO15 7JZ.

## 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](mailto:enquiries@ruralinsurance.co.uk)

**W:** [ruralinsurance.co.uk](http://ruralinsurance.co.uk)



Rural Insurance Group Limited is authorised and regulated by the Financial Conduct Authority.

Registered address: The Hamlet, Hornbeam Park, Harrogate HG2 8RE. Registered in England and Wales. Registered no. 2207611