



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 and underwritten by Zurich Insurance plc.

Rural is a trading name of Geo Underwriting Services Limited which is authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered address: 1 Minster Court, Mincing Lane, London, EC3R 7AA. Registered in England 04070987. Website: 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 Losses occurring during the first seven days following the inception of the policy

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 above sections of the Policy You should speak in the first instance to Your 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

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

Complaints Procedure

Rural 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 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 <i>Your Insurance Broker</i> correspondence	Customer Relations Department, Rural, The Hamlet, Hornbeam Park Harrogate North Yorkshire HG2 8RE Telephone: 0333 400 9969
Claims related	Any	Your claims handler in the first instance	Email: Ruralinsurance@uk.sedgwick.com Customer Relations Dept. Sedgwick Oakleigh House 14-16 Park Place Cardiff CF10 3DQ Tel: 02921 010334	Email: customerrelations@ruralinsurance.co.uk

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 can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 0234567 (free on mobile phones and landlines) Email: complaint.info@financial-ombudsman.org.uk

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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