



Rural Insurance

Rural Business Motor

Policy Summary

Rural Insurance agricultural and rural insurance specialists

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Rural Business Motor

Policy Summary

Introduction

This document is a summary of the insurance cover provided by our Rural Business Motor Insurance Policy and, as such, it does not contain all of the policy benefits, limitations and exclusions.

For full details, please refer to the Rural Business Motor Insurance Policy which is available for download from our website (ruralinsurance.co.uk) or by contacting your Insurance Broker.

Insurer

The policy is underwritten by Rural Insurance Group Limited on behalf of Catlin Insurance Company (UK) Ltd. Catlin Insurance Company (UK) Ltd. are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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

This can be checked on the Financial Services Register by visiting the Financial Conduct Authority website at www.fca.org.uk

Financial Services 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. 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.

Unless specifically agreed otherwise, this is a multi vehicle policy that will cover you for 12 months and is renewable annually. The contract of insurance is based on information you give us on the proposal form or statement of fact and any other information that you provide to us. The contract is made up of:

- **The Policy Wording** which provides full details of the terms and conditions
- **The Schedule** which is the latest policy document which gives full details of the period of insurance, the sections of the policy which are currently applicable to each of the vehicles and details of any additional excesses, limits and endorsements
- **The Certificate of Motor Insurance** which identifies the vehicles covered, who may drive the vehicles and what the vehicles can be used for.

Procedures

What happens if I want to cancel the policy mid term?

You may cancel the policy mid term by contacting your insurance broker. 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.

What happens if we want to cancel the policy mid term?

We will give you 14 days notice in writing to your last known address. If this action is taken, we will return the unused premium.

How do I notify you of a claim?

You can telephone our claims team to report any accidents, claims or civil proceedings on **01423 879 027**. You can notify us of an incident Monday to Friday 9am to 5pm. Please have details of the incident and your policy details available.

How do I notify you of a Windscreen claim?

If you have windscreen cover and the only damage to your vehicle is to your windscreen or windows, you can contact Windscreens or Autoglass who will arrange to repair the glass for you. Auto Windscreens can be contacted by: Telephone: 01246 216200 or at: www.autowindscreens.co.uk. Autoglass can be contacted by: Telephone: 01663 308535.

How do I make a complaint?

Whilst we make every effort to ensure that the cover and service we provide to you is clear, fair and not misleading, we understand that there may be occasions where you may wish to make a complaint. Our aim is to acknowledge complaints promptly and resolve them as quickly as possible.

If your complaint is advice or sales related, then you should contact your insurance broker in the first instance. If your complaint is claims related, then you should contact your claims handler in the first instance.

If your complaint is not resolved by the end of the next working day your complaint will be passed to:

customerrelations@ruralinsurance.co.uk

Customer Relations Department
Rural Insurance Group Limited
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE
Tel: 0333 400 9969

If it is not possible to reach an agreement between us, then you have the right to make an appeal to the Financial Ombudsman Service who 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 and if your business has a turnover of less than EUR 2 million and less than 10 employees or you are a charity with an annual income of less than EUR 1 million or you are a trustee of a trust with a net asset value of less than EUR 1 million. Their details are:

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183, Marsh Wall
Docklands
London
E14 9SR

What is covered?

Third Party Only Cover (TPO)

If you are involved in an accident, you are covered in respect of accidental death or bodily injury to other people or loss of or damage to other people's property.

Third Party Fire & Theft Cover (TPFT)

In addition to the cover described in Third Party Only, you are also covered for loss of or damage to your own vehicle caused directly by fire, self ignition, lightning, explosion, theft or attempted theft.

Comprehensive Cover (Comp)

In addition to the cover described in Third Party Fire & Theft, you are also covered for any damage to your vehicle and accessories caused by accidental or malicious damage or vandalism.

**To make a claim, call 01423 879 027
Please make a note of this number**

Significant Features, Exclusions and Limitations

Your insurance broker will advise you of your level of policy cover, this will also be shown in the Rural Business Motor Quotation document and on your policy schedule when cover is issued.

Significant Features	Cover	Exclusions and Limitations	Section
Third Party Liability for death, injury and accidental damage to property	Comp, TPFT, TPO	<ul style="list-style-type: none"> • Unlimited reimbursement for accidental death or bodily injury • Reimbursement for accidental damage to other persons property: <ul style="list-style-type: none"> ◦ £20,000,000 if the vehicle is a car ◦ £5,000,000 for all other vehicles • Tool of trade risk • Gradual Pollution • Airside • Terrorism. 	1
Loss of or damage to your vehicle	Comp TPFT	<ul style="list-style-type: none"> • Market Value of the vehicle • Excludes loss or damage arising from theft or attempted theft unless all windows, doors, roof openings or hood are closed and locked and all ignitions, keys or other removable ignition device and keys or devices need to lock the vehicle are removed from the vehicle • New vehicle replacement for cars and certain goods carrying vehicles, subject to certain criteria • Exclusion of extra costs due to parts or replacements not being available in the UK • Losses caused by deception • Your vehicle being confiscated or destroyed by or under order of any government, public or local authority • Loss of or damage to any radar or laser detection equipment • Excludes reinstatement or replacement of data. 	2
Accidental Damage, Fire, Theft and Windscreen Excess	Comp, TPFT	<p>The following excesses apply in addition to any other excess:</p> <ul style="list-style-type: none"> • Drivers under 21 years of age £250 • Drivers 21 to 24 years of age £200 • Drivers at least 25 years of age and <ul style="list-style-type: none"> ◦ hold a provisional licence £100 ◦ held a licence for less than 12 months to drive the vehicle £100 	2
Audio Visual Communication or Guidance Equipment Provides cover for items permanently fitted	Comp, TPFT	<p>Exclusion of equipment not permanently fitted to the car</p> <ul style="list-style-type: none"> • Excludes equipment that was not fitted as a standard accessory to the vehicle • Reimbursement limit is £1,000 after the deduction of excess. 	2
Broken Windows and Windscreens Provides cover for cost to repair or replace broken glass	Comp	Cover subject to excess.	2
Loss of or theft of keys Provides cover for the cost of replacing vehicle locks and transmitters if they are lost or stolen.	Comp	<ul style="list-style-type: none"> • Reimbursement limit is £1000 • Cover is subject to excess. 	2
Recovery and Redelivery	Comp	<ul style="list-style-type: none"> • The vehicle must be disabled following an accident 	2

Provides cover for the cost of protection and removal of your vehicle to a repairer.		<ul style="list-style-type: none"> We will return the vehicle to you after repair to any address you wish, providing the cost is not more than it would be if we delivered it to your normal business address. 	
Significant Features	Cover	Exclusions and Limitations	Section
Replacement Vehicle Provides a replacement car or goods carrying vehicle if your vehicle is stolen and not recovered or damaged	Comp TPFT	<ul style="list-style-type: none"> The vehicle must be under 1 year If a commercial vehicle, the gross revenue weight must be 7.5 tonnes or less You must have owned or held the vehicle under a hire purchase leasing or contract hire arrangement from new The cost of repairs must exceed 60% of the manufacturer's list price. 	2
Indemnity to Principals Provides legal liability to any principal of the Policyholder	Comp TPFT TPO	<ul style="list-style-type: none"> Cover does not apply for claims arising out of agreements unless a claim would have been accepted in any case We have the sole conduct of all claims. 	3
Unauthorised Movement Provides Third Party cover for the movement of vehicles to facilitate the passage of your vehicle	Comp TPFT TPO	Cover applies only to movement by you or your employees of vehicles not owned by you.	4
Contingent Liability Cover Provides Third Party cover for vehicles not owned by you.	Comp TPFT TPO	Cover applies only to vehicles not owned by you being used by your employees in connection with your business.	5
Trailers and Disabled Vehicles Provides attached and detached cover applies to all specified and unspecified trailers	Comp TPFT TPO	<ul style="list-style-type: none"> Cover will not apply whilst any of your trailers are attached to any vehicles not owned by you Third Party only cover operates whilst a disabled mechanically propelled vehicle or a caravan is attached to your vehicle. 	7
Personal Accident Provides cover for You or Your Spouse (or their legal representative) or if the Insured is a partnership or limited company, any partner of that partnership or Director of the company.	Comp	<ul style="list-style-type: none"> Reimbursement Limit is £5,000. Cover excludes suicide Cover excludes a driver who is convicted of driving under the influence of drink or drugs at the time of the accident Cover excludes failure to wear a seat belt Limited to £10,000 per period of insurance. 	8
Medical Expenses Provides cover for any person injured in your vehicle.	Comp	Reimbursement limit of £250 applies per person.	9
Personal Belongings Provides cover for lost or damaged belongings whilst in or on the vehicle	Comp	<ul style="list-style-type: none"> Reimbursement limit of £500 applies per incident Excludes money, credit, debit or charge cards, stamps, cheques, tickets, documents or securities (such as share or bond certificates) Excludes business goods or samples Excludes telephone or other telecommunication equipment Excludes radar or laser detection equipment. 	10
Territorial Limits and European Travel	Comp TPFT TPO	<ul style="list-style-type: none"> Cover provided in any member country of the European Union Cover provided in any other country which has agreed to follow Article (8) of the EU directive on Insurance of Civil Liberties arising from the use of motor vehicles (number 2009/103/EC). 	13
Enterprise Hire Car	Comp TPFT	In the event a private car or commercial vehicle is off the road following an insured event we will provide free of charge a category C Hire vehicle (small private car) for up to 21 days as a temporary replacement to keep you on the road.	2

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