

Rural Business Motor insurance

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.

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

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.

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.

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.

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?

Your Right to Cancel Your Policy during the cooling off period

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 whichever is later.

If you do wish to do so and the policy cover has not yet commenced You will be entitled to a full refund of the premium paid.

If you wish to cancel the insurance cover and it has already commenced, as long as no claim payment has been made, claim submitted or there has been an incident likely to give rise to a claim, 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.

Where a claim is submitted after the policy has been cancelled we will deduct the amount of any premium returned to you following the cancellation from any claim payment we may make to you.

Your Right to Cancel Your Policy after the cooling off period

If you wish to cancel the insurance cover and it 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.

If a claim payment has been made, a claim submitted or there has been an incident likely to give rise to a claim during the current period of insurance, we will still be happy to cancel the policy at your request however there will be no refund of premium or of any administration fee for the unexpired period of the policy. If you are paying the premium on our instalment arrangement, you must either continue with the instalment payments until the policy expiry date or we may, at our discretion deduct the outstanding instalments due from any claim payment to be made.

Where a claim is submitted after the policy has been cancelled we will deduct the amount of any premium returned to you following the cancellation from any claim payment we may make to you.

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

Our Right to Cancel Your Policy (other than non-payment of premium and/or insurance premium tax)

We shall not be bound to accept any renewal of this policy. We may at any time give 14 days' notice of cancellation by recorded delivery to Your last known address.

In respect of "Our Rights to Cancel" as stated above, if a claim payment has been made or a claim has been submitted or there has been an incident likely to give rise to a claim during the current period of insurance We reserve the right not to refund any premium for the unexpired portion of the policy. If you are paying by instalments you must pay the balance of the full annual premium. This termination will be without prejudice to any rights or claims prior to the expiration of the cancellation notice.

Where a claim is submitted after the policy has been cancelled we will deduct the amount of any premium returned to you following the cancellation from any claim payment we may make to you.

Our Rights to Cancel Your Policy (non-payment of premium and/or insurance premium tax)

If we do not receive the premium and insurance premium tax in full we may cancel this policy by sending you at least 7 days written notice of cancellation to your last known address. We will send a copy of this communication to your Insurance Broker.

Where a claim is submitted after the policy has been cancelled we will deduct the amount of any premium returned to you following the cancellation from any claim payment we may make to you.

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?

Rural Insurance Group Limited handles complaints on behalf of Zurich Insurance plc - for the purpose 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.

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

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	Any	<i>Your Insurance Broker</i>	Please refer to <i>Your Insurance Broker</i> correspondence	Customer Relations Department, Rural Insurance, The Hamlet, Hornbeam Park Harrogate North Yorkshire HG2 8RE Telephone: 0333 400 9969 Email: customerrelations@ruralinsurance.co.uk
Claims	Any	Your claims handler / administrator in the first instance	Email: ruralinsurance@agrival.com Customer Relations Department Agrival Limited Sceptre House Hornbeam Park Harrogate North Yorkshire HG2 8PB Tel: 01423 879 027	

What is covered?

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.

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.

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

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 vehicle</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 for Private Cars, Commercial Vehicles and Motorised Horseboxes. 	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 Provides cover for the cost of protection and removal of your vehicle to a repairer.	Comp	<ul style="list-style-type: none"> The vehicle must be disabled following an accident 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. 	2

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 manufacturers 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
Vehicle Value Accumulation Limit	Comp TPFT	Cover provided by this Policy in respect of any loss due to fire, theft or damage shall not exceed £5,000,000 any one claim or series of claims relating to the same incident	14

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