



Rural Business Motor insurance

Policy summary



Introduction

This document is a summary of the insurance cover provided by our 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 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 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>

Freephone: 0800 111 6768

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:

Freephone: 0800 678 1100

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 02921 010 334. You can notify us of an incident 24 hours a day, 7 days a week. 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 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 and **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 three working days Your complaint will be passed to:
Advice or sales related	Any	Your Insurance Broker	Please refer to Your Insurance Broker correspondence	
Claims	Any	Your claims handler / administrator or in the first instance	Email: Ruralinsurance@uk.sedgwick.com Customer Relations Department Oakleigh House 14-16 Park Place, Cardiff, CF10 3DQ Tel: 02921 010 334	Customer Relations Department, Rural, The Hamlet, Hornbeam Park Harrogate North Yorkshire HG2 8RE Telephone: 0333 400 9969 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: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider **Your** complaint, **You** may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

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 02921 010 334.

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 Farm 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 ○ £5,000,000 for claims relating to terrorism ○ £1,200,000 for claims whilst carrying hazardous goods ○ £1,200,000 for claims arising from pollution or contamination • Tool of trade risk • Airside 	1
Loss of or damage to your vehicle	Comp TPFT	<ul style="list-style-type: none"> • Market Value of the vehicle or the value stated in the schedule, whichever is less • 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>Excesses will apply in addition to any other excess and will be detailed in the schedule:</p> <ul style="list-style-type: none"> • Drivers under 21 years of age • Drivers 21 to 24 years of age • Drivers at least 25 years of age and <ul style="list-style-type: none"> ○ hold a provisional licence ○ held a licence for less than 12 months to drive the vehicle 	2
Audio Visual Communication or Guidance Equipment Provides cover for items permanently fitted	Comp, TPFT	<p>Limited cover for equipment not permanently fitted to the vehicle</p> <ul style="list-style-type: none"> • Reimbursement limit after the deduction of excess for Private Cars, Commercial Vehicles and Motorised Horseboxes and Minibuses detailed in the schedule. 	2
Significant Features	Cover	Exclusions and Limitations	Section
Broken Windows and Windscreens Provides cover for cost to repair or replace broken glass	Comp	Cover is subject to the excess detailed in the schedule.	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	Reimbursement limit up to the amount detailed in the schedule.	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
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 old If a commercial vehicle or motorised horsebox, the gross revenue weight must be 7.5 tonnes or less You must have owned or held the vehicle under a hire purchase agreement 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 up to the amount detailed in the schedule. 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 the amount detailed in the schedule per Period of Insurance. 	8
Significant Features	Cover	Exclusions and Limitations	Section
Medical Expenses Provides cover for any person injured in your vehicle.	Comp	Reimbursement limit of up to the amount detailed in the schedule, applies per person.	9

<p>Personal Belongings Provides cover for lost or damaged belongings whilst in or on the vehicle</p>	<p>Comp TPFT</p>	<ul style="list-style-type: none"> • Reimbursement limit of up to the amount detailed in the schedule, 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 	<p>10</p>
<p>Territorial Limits and European Travel</p>	<p>Comp TPFT TPO</p>	<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). 	<p>13</p>
<p>Vehicle Value Accumulation Limit</p>	<p>Comp TPFT</p>	<p>Cover provided by this Policy in respect of any loss due to fire, theft or damage shall not exceed the amount detailed in the schedule any one claim or series of claims relating to the same incident</p>	<p>14</p>
<p>Courtesy Car</p>	<p>Comp TPFT</p>	<p>Class A courtesy car provided subject to availability when an approved repairer is used</p>	<p>17</p>

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