# Farm Combined Advance
# Risk Guide

## The policy

The Farm Combined policy is a multi-section policy that provides a wide range of covers for farming businesses and can accommodate risks from the hobby farmer to large working farms and estates.

This policy is available only via insurance brokers and intermediaries.

## Types of farm

We insure many types of farms including:

- Arable
- Poultry
- Livery Stables
- Egg Producers
- Farm Estates
- Horticulture
- Dairy
- Smallholders
- Livestock
- Pig

## Diversification

Diversification is part of the fabric of farming in the UK and Rural have the ability to cater for most of these activities. For example we can insure the following:

- Bed and breakfast / holiday lets
- Provision of spaces for camping / caravanning
- Storage of limited numbers of caravans
- Attendance at farmers markets for the sale of own produce
- Shoots
- Neighbourly or general farming type agricultural contracting
- Fishing rights

The above list represents the common diversifications, we can however consider a much wider range of activities subject to the provision of full details.

## Non-acceptable businesses

We are unable or unwilling to underwrite a limited number of activities and below is an example of these:

- Abattoirs
- Agricultural engineers / motor vehicle repair
- Genetically modified crops
- Feedstuff manufacturers (other than unaltered natural products)
- Motor sports
- Scrap metal dealing / waste disposal / recycling
- Zoos / wildlife parks
- Civil engineering / groundworks / earthmoving / site clearance

## Personal accident and sickness

Individual cover for policyholders, workers and family following accidental injury sickness or disease. Lump sum payments for death, total disablement, partial disablement and weekly payments for temporary total disablement.

## Premium discounts

Our rating structure allows us to recognise positive risk features and to reward those clients demonstrating good risk management. Examples of features which underwriters will provide premium discounts for include:

- Higher sums insured
- Geographic location
- Good claims experience
- Low risk diversification
- Risk size
- Long term agreements

## Cover available on the policy

### Farm property protection

- Damage to farm property and contents by perils selected
- Buildings cover on modern materials basis plus the ability to include reinstatement of traditional materials
- Contents can include reinstatement basis of settlement
- Buildings and contents automatically includes clean up of own land following oil contamination and clean up of illegally dumped waste (fly tipping)

### Livestock

- In transit
- Worrying
- Fatal injury away and on the premises

### Revenue protection

- Loss of revenue
- Rent receivable
- Increased costs of working

### Business money cover including cattle control documents

- Goods in transit

## Liability

Cover for any compensation you are legally liable to pay to employees or a third party:

- Employers liability - standard £10,000,000 limit of indemnity
- Can be extended to include liability to pay wages under the Agricultural Wages Act
- Public and products liability - up to £10,000,000 limit of indemnity
- Environmental impairment liability up to £2,000,000
- Can be extended to include third party financial loss where there is no physical loss or damage

## Business all risks

Provides all risks basis of cover for a variety of covers:

- Uncollected milk indemnity
- Contamination of own milk
- Loss of frozen bovine semen
- Loss of oil and fertiliser and their tanks
- General office contents can be extended to worldwide cover for specified items up to 90 days.

## Private house buildings

Private house buildings can include long term let property, holiday lets and mobile homes:

- Loss or damage to your house and associated outbuildings
- Subsidence
- Liability at law automatically included
- Accidental damage covers available upon request
- Alternative accommodation costs up to 20% of the buildings sum insured
- Accidental damage to utilities extending from the buildings to the public supply
- Accidental damage to fixed glass and sanitaryware
- Garden restoration cover up to £10,000

## Private house contents

Private house contents cover provides cover for your personal belongings and includes accidental damage. Cover also automatically includes:

- "New for old" basis of cover
- Increase to contents sum insured by 10% in December or 30 days prior to your wedding
- Alternative accommodation costs up to 15% of the contents sum insured
- Electronic office equipment up to £10,000
- Contents in the open up to £5,000
- Loss of metered water/oil up to £5,000
- Single article limit of £5,000

### Additional sections of cover available include:

- Valuables and personal effects (all risks including worldwide cover up to 90 days)
- Personal money
- Freezer contents
- Pedal cycles
- Trailer caravans

Rural Insurance Group

## The policy

Legal protection for the following circumstances:

- Bodily injury
- Debt recovery
- Legal defence
- Tax protection
- Jury service and court attendance (personal only)
- Contract disputes
- Employment disputes
- Property protection
- Identity Theft (personal only)
- Employment compensation awards (commercial only)

## Public Liability - diversification

The public liability section of our Farm Combined policy may be extended to include a range of diversifications and occupations.

The table below is to give you guidance on our appetite we've highlighted a number of preferred, considered or decline trades. Where there is a preferred/green diversification with a limit shown it may be that we will consider higher limits for that trade – please contact us with further details as to limits required.

| | Green | Amber | Red |
|---|---|---|---|
| | Preferred | Consider | Decline |
| Farming | • Attendance at agricultural shows showing /presentation of livestock up to 6 per year<br>• Pick your own fruit<br>• Haulage of agricultural produce – up to 10% of annual turnover | • Livestock haulage<br>• Generation of electricity – own use/surplus to the grid<br>• Sale of christmas trees | • Animal feed manufacturers<br>• Supply of electricity to grid – no own use<br>• Fish farms<br>• Children's amusements etc<br>• Waste disposal<br>• Haulage of hazardous goods<br>• Seed merchants<br>• On site slaughter of animals |
| Leisure | • B&B up to 6 guests no facilities holiday lets no facilities<br>• Camping and caravan sites up to 5 spaces (no facilities)<br>• Open farm sunday – organised by LEAF<br>• Family and friends shoots<br>• Fishing rights<br>• Family only social events<br>• Caravan storage up to 5 max | • B&B & holiday lets with additional facilities e.g. fishing lake, tennis courts, swimming pool<br>• Camping and caravan sites < 5 spaces with shower block and additional facilities<br>• Maize mazes<br>• Commercial shoots including member to member<br>• Cafe/restaurant<br>• Hog roasts<br>• Educational visits<br>• Car boot sales<br>• Wedding venue | • Children's entertainment – bouncy castles tractor/animal rides etc<br>• Adventure holidays<br>• Horse riding/pony treking<br>• Hire of boats<br>• Petting zoos<br>• Music festivals<br>• Corporate entertainment<br>• Motor sports |
| Retail | • Farmers markets up to 10 per year<br>• Farm gate sales<br>• Own milk – sales /delivery | • Farm shops<br>• Sale of Logs | • See 'Leisure' |
| Contracting | • Crop spraying (max 25% of Contracting Turnover)<br>• Ditching (1m depth limit)<br>• Fencing contracting (agricultural)<br>• Snow clearing (local authority only)<br>• Sheep scanning /shearing<br>• Relief milking<br>• Planting /ploughing /harvesting /silage making /baling<br>• Neighbourly contracting<br>• Landscape gardening (domestic only 1m depth limit) up to 10% of annual turnover | • Crop spraying (more than 25% of contracting turnover)<br>• Ditching (2m Depth Limit) | • Use of heat at third party premises<br>• Ground works/civil engineering<br>• Agricultural buildings – new or repair of<br>• Snow clearance at commercial premises<br>• Sewage treatment<br>• Machinery/vehicle repairs<br>• Agricultural engineering<br>• Plant sales /hire<br>• Supply of agricultural fertilisers /chemicals<br>• Animal treatments<br>• Waste disposal |
| Property | • Residential properties<br>• Buildings let for agricultural use | • Let Properties occupied other than for agricultural purposes<br>• Letting of land for agricultural purposes | • Properties let to students or DHSS<br>• Commercial trading estates |
| Equine | • Own horses where no separate equine liability held<br>• Property only and property owners risks where liability is placed elsewhere | • Hobby breeding max 2/3 foals a year<br>• DIY & full livery – equine questionnaire required | Equestrian liability<br>• Riding schools/tuition<br>• Stud farms<br>• Horses breeders/dealers<br>• Trainers/breaking<br>• Racing/hunting<br>• Horse drawn carriage hire (weddings/funerals etc)<br>• Carriage driving<br><br>Note: property only risks may be acceptable |

T. 0344 55 77 177 E. enquiries@ruralinsurance.co.uk W. ruralinsurance.co.uk

The Hamlet, Hornbeam Park, Harrogate HG2 8RE



Rural Insurance Group