Farm Motor Advance Risk Guide

The policy

The policy is designed to provide motor insurance to farming businesses and agricultural contractors in the UK.

This policy is available only via insurance brokers and intermediaries.

We can insure the following vehicles

- Private Cars
- Agricultural vehicles
- Commercial Vehicles up to 44T
- Motorised Horseboxes up to 44T
- Trailers and implements (attached and detached)

Underwriting criteria

- We rate this policy on a 'book and bonus' basis and therefore typically require proof of No Claims Discount for each vehicle, within 14 days of inception
- We can convert 'mini-fleet' risks onto the Farm Motor product if provided with fleet claims experience and a list of claims for the past five years
- We prefer risks with mature drivers and drivers without convictions
- Immobiliser discounts for Agricultural Vehicles

No Claims Discount (NCD) Rating

- Generous NCD scales
- Discounts apply to all vehicle types except trailers and implements
- Ability to buy "Protected NCD" for private cars, commercial vehicles and motorised horseboxes

Discounts

- Multi policy discount available when you place both Farm Motor and Farm Combined policies with Rural Insurance for the same client
- Multi section discount available when you place more than one type of vehicle on the Farm Motor policy. Agricultural vehicles must be included.

Cover available on the policy

Loss of or damage to your vehicle

- We provide a variety of covers including Comprehensive, Third Party Fire and Theft, or Third Party only
- Certain types of trailers and implements automatically covered up to £150,000
- Agricultural vehicle GPS equipment automatically covered up to £25,000

Personal accident

Cover for accidental bodily injury whilst travelling in the vehicle

- Maximum benefit per person per accident £7,500
- Maximum benefit per person per policy period £15,000

Medical expenses (occupants of your vehicle only)

Cover for medical expenses in connection with you being involved in an accident whilst driving the vehicle, subject to a maximum of £500

Personal belongings

Cover for damage to your personal belongings whilst they are in the vehicle subject to a maximum of £750

Emergency treatment

Reimbursement of payments you have made under the Road Traffic Act for emergency medical treatment, without affecting your No Claim Discount.

Glass

Cover for damage to the windscreen, windows or sunroof of the vehicle.

Automated billing and a lower excess apply if you use one of our approved glass companies – Autoglass or Auto Windscreens.

Replacement locks

We pay for the replacement of your vehicle locks and keys if they are lost or stolen up to £1,500, without affecting your No Claim Discount.

Foreign use

Cover is provided in compliance with EU Directives.

Liability to third parties

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

- up to £20,000,000 where your vehicle is a Private Car
- up to £5,000,000 for other vehicles.

Towing disabled vehicles

Cover is included whilst you are towing another vehicle (unless towed for reward).

Uninsured Driver Promise

If the driver of your vehicle is involved in an accident caused by an uninsured driver, we will not reduce your no claims discount and you will not have to pay the excess.

Courtesy Car Cover

We will provide a category A vehicle (e.g. a small hatchback) for the duration of the repair when an approved repairer is used.

If an approved repairer cannot be used and you have not purchased the optional guaranteed hire vehicle cover, we will arrange free hire of a category A vehicle for up to 21 days in any one period of insurance as a replacement vehicle whilst your vehicle is off the road following an insured event.

Optional Add-On Products

Breakdown cover

Four levels of cover available as an optional add-on

Motor Uninsured Loss Recovery

£100,000 of cover available as an optional add-on

Breakdown cover Guaranteed Vehicle Hire cover

Four levels of cover available as an optional add-on

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