



Farm Insurance Summary of Cover

This is a summary of the Farm Insurance policy and does not contain the full terms and conditions of the cover, which can be found in the policy documents

It is important that you read the policy documents carefully when you receive them

Name of the insurer

The insurer of the policy is Aviva Insurance Limited, other than Environmental Liability where the insurer is Navigators Insurance Company, an indirect wholly owned subsidiary of The Hartford Financial Services Group, Inc.

Each time We use “We/Us/Our” this will have the same meaning wherever it appears unless we state otherwise. We/Us/Our means Aviva Insurance Limited and/or Navigators Insurance Company.

Type of insurance and cover

This policy is designed to meet the needs of both the traditional farm and those businesses which have diversified, including:

- Farm shops and cafes
- Holiday Accommodation
- Residential Property Owners

Key Covers, Features and Exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy

If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy booklet

Where am I covered?

This will depend on the product and choices you have made, please refer to the policy booklet for details of where you are covered

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance – If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents

When and how do I pay?

Payment options should be discussed with your insurance adviser

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your Policy Schedule

How do I cancel the contract?

Applicable to all sections other than Home

You can cancel all sections other than Home at any time during your period of cover, subject to the notice period shown in your policy. There are no statutory cancellation rights under this policy. To cancel your policy, contact your insurance adviser

Applicable to Home section only

You can cancel the Home section within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) – we'll refund any money paid, providing the cover's not started.

If you cancel after your policy has started, we'll reduce your refund to pay for the time we provided cover.

You can also cancel your policy at any time during your period of cover.

To cancel, and for details of any insurance adviser charges please contact Your Insurance adviser.

How to Claim

If you need to make a claim other than in respect of Environmental Liability please contact our 24-hour, 365- day-a-year claims service Tel 0345 301 2139

To notify an environmental incident call the 24 hour, 365 days a year claims line, with emergency assistance whenever require.

0141 299 7500

Please provide the following details:

- a) how, when and where the Environmental Loss took place,
- b) the names and addresses of any injured persons and witnesses;
- c) and the nature and location of any injury or damage that has or could arise out of the Environmental Loss.

For our joint protection telephone calls may be recorded and/or monitored

How do I make a complaint?

If for any reason you are unhappy with our service, we would like to hear from you. In the first instance, please contact AB Underwriting.

Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567.

You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Would I receive compensation if we were unable to meet our liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Cover, Features and Benefits	Exclusions and Limitations
<p>Property Damage</p> <p>Provides cover for loss, destruction or damage to property insured at your premises, including additional benefits for diversified businesses</p> <p>Cover is available on a Specified Contingency basis including Theft (not restricted to forcible and violent entry or exit to premises)</p> <p>Additional benefits automatically included</p> <ul style="list-style-type: none"> Clean up Costs (Own Property) up to £25,000 Fly tipping Costs up to £2,500 any one loss Fire Brigade Damage up to £25,000 Capital Additions up to 15% of sum insured or £500,000 Trace and Access up to £25,000 Loss of Metered Water up to £10,000 Property whilst at any market, exhibition or trade show in Europe including transit up to £5,000 Lamps, signs and nameplates up to £500 Clearing of drains, gutters and sewers <p>Benefits for Diversified Businesses</p> <ul style="list-style-type: none"> Optional 'All Risks' cover Retail stock in transit up to £5,000 Seasonal increase of 30% for Retail stock Glass including damage to sanitary fittings and boarding up costs <p>Basis of Settlement</p> <ul style="list-style-type: none"> Buildings – Modern Materials or Reinstatement <p>Optional Cover</p> <ul style="list-style-type: none"> Terrorism 	<p>Please refer to the Property Damage section of your policy booklet</p> <ul style="list-style-type: none"> Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship Mechanical or electrical breakdown or derangement Theft of growing fruit, crops or livestock Damage by storm, tempest or flood to boundary walls, fences, gates and moveable property in the open Unexplained shortages, fraud or dishonesty Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) or breakage of glass in respect of buildings which are unoccupied Changes in the water table level and frost damage Subsidence, ground heave or landslip The first part of any claim (your excess)

Cover, Features and Benefits	Exclusions and Limitations
<p>Livestock</p> <p>Provides cover for loss, death or slaughter of livestock due to Fire and specified contingencies. In addition, you can cover your livestock against selected diseases, mortality and infertility</p> <p>Additional benefits automatically included</p> <ul style="list-style-type: none"> Veterinary surgeon's fees up to £500 per animal Animal rescue costs up to £500 per animal <p>Business Interruption</p> <ul style="list-style-type: none"> Interruption to your business following an insured loss under the Property Damage section, which results in reduced revenue and increased running costs <p>Additional benefits automatically included</p> <ul style="list-style-type: none"> Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event up to the amount specified in the schedule Damage at the premises of any of your suppliers up to £10,000 Damage at nearby premises which prevents or hinders access to the insured premises <p>Benefits for Diversified Businesses</p> <ul style="list-style-type: none"> Specified disease, infestation or defective sanitation at the premises up to £50,000 Specified disease outbreak at a guest house or bed and breakfast within 10 miles of the premises resulting in cancellation of bookings for accommodation, up to £50,000 Loss of Rent and Alternative Accommodation Expenses up to 20% of Residential Building sum insured <p>Optional Cover</p> <ul style="list-style-type: none"> Terrorism 	<p>Please refer to the Livestock section of your policy booklet</p> <ul style="list-style-type: none"> Theft by fraud, or dishonesty Loss from a disease occurring within 30 days of taking out your policy Any one animal limit £10,000 The first part of any claim (your excess) <p>Please refer to the Business Interruption section of your policy booklet</p> <ul style="list-style-type: none"> Cover conditional on insurance covering the material property resulting in loss of revenue. This does not apply to agricultural produce, growing fruit or crops or livestock for sale Outbreak of a notifiable animal disease The first part of any claim (your excess)

Cover, Features and Benefits	Exclusions and Limitations
<p>Employers' Liability</p> <p>Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses</p> <p>Additional benefits automatically included</p> <ul style="list-style-type: none"> • Legal expenses arising under Corporate Manslaughter and Health and Safety legislation • Unsatisfied court judgements in favour of employees injured in your employment by third parties <p>Public and Products Liability</p> <p>Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction</p> <p>Cover can be extended to include Environmental Statutory Clean-Up Costs</p> <p>Additional benefits automatically included</p> <ul style="list-style-type: none"> • Defective Premises Act liability • Liability for loss of or damage to premises which you hire or rent in connection with your business • Employees' and visitors' personal belongings • Legal expenses arising under Corporate Manslaughter and Health and Safety legislation 	<p>Please refer to the Employers' Liability section of your policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £5,000,000 per event • Bodily injury to an employee carried in or entering or alighting a vehicle where road traffic legislation applies • Work in or on, or travel to or from any offshore installation or support vessel <p>Please refer to the Public and Products section of your policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £2,000,000 per event • Loss or damage to property in your custody or control • Gradual pollution or contamination • The first part of any claim (your excess)

Cover, Features and Benefits	Exclusions and Limitations
<p>Commercial Legal Protection</p> <p>Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business</p> <ul style="list-style-type: none"> • Employment Disputes, Compensation Awards and Service Occupancy – defence of your legal rights under employment legislation and following a successful action by an employee, a prospective or alleged employee or an ex-employee we will pay any compensation award made • Legal Defence – defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Includes prosecution under health and safety and data protection legislation • Property Protection – protection for civil action following any event caused or likely to cause physical damage to your property or any nuisance or trespass • Personal Injury – cover to negotiate your, your employees' or family members' legal rights, following bodily injury (non-motor related) which occurs in connection with the business • Tax Protection – representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due • Contract Disputes – cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250 	<p>Please refer to the Commercial Legal Protection section of your policy booklet</p> <ul style="list-style-type: none"> • In respect of civil cases, the cover is subject to the case having prospects of winning • Claims must be reported within 180 days of you becoming aware of an incident • Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim • In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective • In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal • The first 10% of costs and expenses in respect of aspect enquiries • Claims caused by your failure to register for Value Added Tax and any investigations by the HM Revenue and Customs Special Investigations Section or Special Compliance Office • Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences • Any claim relating to the settlement under an insurance policy • A dispute arising from the purchase, hire or sale of specifically-tailored computer equipment • For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due • Any original application or application for renewal of a statutory licence or British Standard Certificate of Registration

Cover, Features and Benefits	Exclusions and Limitations
<p>Commercial Legal Protection</p> <ul style="list-style-type: none"> • Tenancy Disputes – negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the tenancy agreement • Statutory Licence – appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence • Debt Recovery – cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services where the amount in dispute exceeds £250 <p>Money and Assault</p> <ul style="list-style-type: none"> • Loss of money belonging to your business on your premises, in transit, at the private homes of key staff, in any bank night safe and whilst attending farmers’ markets • Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business • Replacement costs for Livestock documents up to £250,000 • Vending or gaming machines up to £500 	<p>If a solicitor is required to deal with your legal problem, we will appoint one</p> <p>These solicitors have been carefully chosen as experts in the area of the law covered by the policy and are required to comply with strict service standards</p> <p>Please refer to the Money and Assault section of your policy booklet</p> <ul style="list-style-type: none"> • Loss due to the dishonesty of employees not discovered within 7 working days • Loss from unattended vehicles • Loss arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands or the Isle of Man • Loss arising directly or indirectly from forgery, fraud, counterfeit or false payments

Cover, Features and Benefits	Exclusions and Limitations
<p>Environmental Liability</p> <p>Protection against your legal liability for accidental Environmental Loss (gradual pollution) to water, land, protected species or natural habitats.</p> <p>Cover includes indemnity for and claimant costs and your own legal expenses.</p> <p>Environmental Loss includes clean up costs.</p> <p>Additional benefits automatically included</p> <ul style="list-style-type: none"> • Court attendance costs. • Indemnity to directors, partners and employees in relation to business Environmental Loss and where you so request. • Indemnity to principals as required by contract. • Member to member liability in respect of your sports and social organisations. • Mitigation expenses taken to mitigate the effects of environment damage. 	<p>Please refer to the Environmental Liability section of your policy booklet</p> <p>The policy does not cover:</p> <ul style="list-style-type: none"> • The first part of any claim (your excess) • any pollution condition caused by asbestos materials, lead or genetically modified organisms • any pollution condition that first commences prior to the retroactive date • any claim made after 60 days following expiry of the period of insurance • any pollution condition arising from waste disposal operations, clothing dyers and cleaners, ferrous and non-ferrous metal smelting and extraction, steel mills, abstraction and supply of potable water from natural sources, filling stations, fuel distributors (other than solid fuel), mines and quarries, any speculative property developing activity where there is no principal or any development activity on brownfield sites, waste transfer stations, landfills, water or waste treatment plants • any action for damages brought against you in any court outside the European Union • advice, instruction, consultancy, design, formula, specification, inspection, certification, or testing performed or provided separately for a fee or under a separate contract • crop spraying, or the spraying or dissemination of substances for the control of pests or weeds on premises you do not occupy • penalty clauses, fines, liquidated damages, aggravated, restitutionary, punitive or exemplary damages or any additional damages resulting from the multiplication of damages • Terrorism

Cover, Features and Benefits	Exclusions and Limitations
<p>Goods in Transit</p> <p>Cover for your goods or stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man</p> <ul style="list-style-type: none"> • Employees' personal belongings up to £500 • Losses to sheets, ropes and packing materials <p>Personal Accident and Sickness</p> <p>Cover for you, your directors, partners and employees against accidental bodily injury</p> <p>You can choose to protect on a named or unnamed persons basis</p> <p>Cover for accidental bodily injury resulting in:</p> <ul style="list-style-type: none"> • Death, loss of limb(s), hearing, sight or speech • Permanent total disablement from normal occupation • Temporary total disablement from normal occupation • Temporary partial disablement <p>Cover includes medical expenses up to 30% of weekly compensation</p> <p>Optional Cover</p> <ul style="list-style-type: none"> • Sickness causing Temporary Total Disablement 	<p>Please refer to the Goods in Transit section of your policy booklet</p> <ul style="list-style-type: none"> • Losses caused by defective or inadequate packing, insulation and labelling • Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed • The first part of any claim (your excess) <p>Please refer to the Personal Accident and Sickness section of your policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means • Accidental bodily injury excludes any sickness, disease or any gradually operating cause • Suicide or attempted suicide or deliberate exposure to danger • Pregnancy or childbirth • Insured Person's own criminal act • Any sickness which occurs within 21 days of the commencement of cover • The first 14 days of any period of disablement (Sickness cover)

Cover, Features and Benefits	Exclusions and Limitations
<p>Engineering</p> <p>Cover for your plant and machinery following damage</p> <p>You can select from:</p> <ul style="list-style-type: none"> • Sudden and unforeseen damage • Breakdown, explosion or collapse • Accidental damage <p>Additional benefits automatically included</p> <ul style="list-style-type: none"> • Automatic cover for any additional plant or machinery you have obtained • Expenses for temporary replacement property following damage up to £10,000 <p>Business All Risks</p> <p>Cover for your business equipment following accidental loss or damage</p> <p>Cover can be extended to anywhere in the world</p> <p>Frozen Food</p> <p>Deterioration of food following the breakdown of refrigeration units or accidental failure of the public electricity supply</p>	<p>Please refer to the Engineering section of your policy booklet</p> <ul style="list-style-type: none"> • Gradual deterioration or wear and tear • Losses arising from testing or experimentation • Losses caused by plant or machinery being intentionally overloaded <p>Please refer to the Business All Risks section of your policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Theft from unattended vehicles not involving forcible and violent entry • The first part of any claim (your excess) <p>Please refer to the Frozen Food section of your policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, deterioration, or gradually developing flaws or defects in the unit • Failure to correctly set the temperature • Any refrigeration unit over 10 years old • The first part of any claim (your excess)

Cover, Features and Benefits	Exclusions and Limitations
<p>Home Provides cover for the buildings and contents of your home available with or without accidental damage</p> <p>Buildings Additional benefits automatically included</p> <ul style="list-style-type: none"> • Cost of alternative accommodation up to 20% of sum insured • Loss of Rent up to 20% of sum insured • Trace and Access up to £5,000 • Property Owners Liability up to £5,000,000 • Garden re-landscaping costs up to £5,000 <p>Contents Additional benefits automatically included</p> <ul style="list-style-type: none"> • Temporary removal – including cover for students living away, up to 20% of sum insured • Business Equipment up to £5,000 • Occupiers and Personal Liability up to £5,000,000 • Freezer up to £1,000 • Wedding gifts and religious festivals – £3,000 automatic increase in sum insured • Personal money up to £500 • Employers' Liability up to a limit of indemnity of £10,000,000 any one claim 	<p>Please refer to the Home section of your policy booklet</p> <ul style="list-style-type: none"> • Restrictions in cover for unoccupied or unfurnished buildings • Loss or damage caused by tenants or paying guests • Damage by chewing, tearing and fouling by domestic animals • The first part of any claim (your excess)

Cover, Features and Benefits	Exclusions and Limitations
<p>Home</p> <p>Optional Cover Clothing and Personal Belongings Provides cover for items outside the home up to the sum insured selected</p> <p>Single article limit £1,500 (where sum insured exceeds £5,000 single article limit is £2,500)</p> <ul style="list-style-type: none"> • Personal money up to £750 • Pedal Cycles <p>Caravan Section Covers the caravan and its fixtures, fittings, furnishings and utensils inside the caravan</p> <p>Option to include ancillary equipment such as awnings and camping equipment</p> <p>Cover while in the UK, Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Luxembourg, the Netherlands, Norway, Portugal, Slovakia, Spain, Sweden and Switzerland</p> <p>Sports Section Covers</p> <ul style="list-style-type: none"> • £15,000 in respect of accidental death arising out of a sporting injury • Accidental Damage for sports equipment whilst in use up to £1,500 • Financial compensation for loss of use of sport club membership due to a physical injury • Theft from an unattended vehicle cover up to £2,500 <p>Family Legal Protection</p> <ul style="list-style-type: none"> • Cover for legal expenses and costs for a wide range of disputes up to £50,000 	

Cover, Features and Benefits	Exclusions and Limitations
<p>Motor</p> <ul style="list-style-type: none"> • Loss of or damage to an insured vehicle including accessories and spare parts • Protection against your legal liability for bodily injury or damage caused by any insured vehicle <p>Cover is provided on a Comprehensive, Third Party Fire and Theft or Third Party Only basis</p> <p>Additional benefits automatically included</p> <ul style="list-style-type: none"> • Unauthorised movement of obstructing vehicles • Compensation for court attendance as a witness in connection with any claim under this section • Unauthorised driving and use <p>Comprehensive cover automatically includes</p> <ul style="list-style-type: none"> • Attached and detached trailers up to £30,000 • New replacement vehicle following damage to an extent greater than 50% of its list price within 12 months of first registration • Replacement locks and keys up to £1,000 • Medical Expenses up to £500 per person • Rugs, Clothing and Personal Effects up to £500 per vehicle <p>Optional Cover</p> <ul style="list-style-type: none"> • Temporary Replacement Vehicle • Motor Legal Protection 	<p>Please refer to the Motor section of your policy booklet</p> <ul style="list-style-type: none"> • Death of or bodily injury to employees other than as required by road traffic legislation • Liability for acts of terrorism other than as required by road traffic legislation • Losses where a vehicle is being used or driven other than in accordance with the terms of the Certificate of Motor Insurance • Theft, or attempted theft, from an unattended goods carrying vehicle or private car unless certain guidelines regarding security are followed • The first part of any claim (your excess)

