



FARM MOTOR

SUMMARY OF COVER

40 years' experience looking after the farming community.

FARM MOTOR INSURANCE

SUMMARY OF COVER

This Summary of Cover Document does not describe all the terms and conditions of your cover and you should take time to read the policy document to understand the cover it provides. Please refer to your policy schedule for details of which covers are in force and for any terms specifically applied to your policy over and above our standard terms and conditions.

The Insurer Details

Sections 1 – 11

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 and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

What is this type of Insurance?

This is a product designed to meet the motor needs of the agriculture industry. The product allows you to select from a range of covers to tailor your Policy to your insurance needs. It provides protection for:-

Comprehensive - Third party liability protection for injury or damage you may cause to others and accidental damage, fire and theft cover for your vehicle.

Third Party Fire and Theft - Third party liability protection for injury or damage you may cause to others and fire and theft cover for your vehicle.

Third Party Only - Third party liability protection for injury or damage you may cause to others.

When and how do I pay?

This contract is usually valid for 12 months subject to payment of the full annual premium. You will be advised regarding renewal prior to the expiry date. The premium for this insurance is paid by your insurance broker to us.

When does the cover start and end?

The cover usually lasts for 12 months and the dates of cover are specified on your Policy Schedule.

How do I cancel the contract?

If you decide that this policy is not right for you, all you need to do is contact your insurance broker. Providing there have been no claims made, paid or notified under this policy we will return a premium that is in accordance with our cancellation rates. A full explanation of the cancellation rights and rates can be found in your Policy Wording.

What are my obligations?

You must take and cause to be taken all reasonable precautions to prevent injury loss or damage.

You must maintain your vehicle and trailer(s) in an efficient safe condition and in accordance with the manufacturers' recommendations.

You must pay any premiums owed for the time you have been covered.

You must advise your insurance broker of any changes to your circumstances, whether temporary or permanent, which may affect your insurance cover such as, but not limited to, change of address, change of your vehicle, change to the persons to be insured, additional drivers (especially those under the age of 25), convictions, change of use of your vehicle and change of occupation.

How do I make a claim?

To make a claim please contact your insurance adviser immediately or contact us directly on 0344 346 0411, in case of an emergency out of office hours, please contact 0330 123 0288. This number is charged at local rates.

In respect of glass claims our approved repairers are
Auto Windscreens on 0800 919700,
National Windscreens on 0800 622122 or
Autoglass on 0800 363636.

Obligations if a claim is made.

When making a claim you will be required to have your policy number available.

Provide any information that is requested by the Insurer, at your own expense.

As soon as is reasonably possible after you are aware of any accident, injury, loss or damage you must advise us of full details of the incident.

You, or anyone else claiming under your policy, must not admit to any claim, promise any payment or refuse any claim without our written consent.

How do I complain?

If you are not satisfied with the services, we provide for you and you want to complain, please contact:

Compliance Officer
AIUA
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE

T: 01423 795100 or 0344 346 0411

Email: reception@aiua.co.uk

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle it, tell you what you need to do and tell you how your complaint is progressing. We will give you full details of our complaints procedure if you ask for it. We will record and analyse your comments to make sure we continually improve our service.

If you are not happy with the outcome of your complaint, you might be able to refer it to:

The Financial Ombudsman Service (FOS)

Further details of the Financial Ombudsman Service can be obtained from their website: www.financial-ombudsman.org.uk

Full details of our complaints procedure can be found in your Policy Wording.

Compensation

The insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk.

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.

Features and Benefits

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Section 1 – Loss or Damage			
Own damage (excluding glass), fire and theft claims.	✓	✓ Fire & Theft Only	✗
Section 2 – New Vehicle Replacement			
New vehicle replacement if within 12 months of purchase in respect of private cars and commercial vehicles and a contribution of up to £5,000 above the market value towards new agricultural vehicle replacement.	✓	✓ Fire & Theft Only	✗
Section 3 - Glass			
Windscreen, Sunroof or Windows.	✓	✗	✗
Section 4 – Liabilities to Third Parties			
Legal liability for death or injury to any other person, including passengers.	✓	✓	✓
Legal liability for damage to other people's property	✓	✓	✓
Legal costs incurred with our consent, in connection with a claim against your policy.	✓	✓	✓
Section 5 – Additional Covers			
Personal Injury: Benefits for you, your spouse or partner or director of the policyholder for death or loss of limbs/sight following an accident involving your private car or commercial vehicle.	✓ Up to £5,000 each	✓ Fire & Theft only (£5,000)	✗
Medical expenses for anyone injured in your private car or commercial vehicle excluding commercial vehicles exceeding 3.5 tonne GVW.	✓ Up to £500 each	✓ Fire & Theft only (£500)	✗
Rug, Clothing and Personal Effects whilst they are in or on your private car or commercial vehicle.	✓ Up to £500	✓ Fire & Theft only (£500)	✗
Portable Communication and Navigation Equipment.	✓ Up to £15,000	✓ Fire & Theft only (£15,000)	✗
Section 7 – Cover in Europe			
Automatic cover in most European countries for private cars and commercial vehicles excluding commercial vehicles exceeding 3.5 tonne GVW.	✓	✓	✓
Cover applies to commercial vehicles exceeding 3.5 tonne GVW and agricultural vehicles whilst in the Republic of Ireland.			
Section 8 - Trailers			
Agricultural Trailers and Implements attached to your vehicle or detached and out of use.	Up to £100,000	Fire & Theft only (£100,000)	✗
Horsebox Trailers attached to your vehicle or detached and out of use.	Up to £10,000	Fire & Theft only (£10,000)	✗

Significant or Unusual Exclusions or Limitations

Section 1 – Loss or Damage Exclusions and Limitations	
Private Cars and Commercial Vehicles	
Minimum Standard Excess	£150
Additional Young Driver Excesses for Damage Claims:	
▸ Aged 20 or Under	£300
▸ Aged 21 to 24	£200
▸ Novice Driver Aged 25 or Over	£200
Agricultural Vehicles	
(a) Minimum Standard Excess	£150
(b) Minimum Contracting Excess	£300
(c) Minimum Theft of All-Terrain Vehicles/Quad Bikes Excess	£250
Section 1 – Loss or Damage Exclusions and Limitations	
Loss or damage arising from theft while the ignition keys of your vehicle have been left in or on the vehicle, which is unattended at the time of the loss.	
Loss of use, reduction in value, wear and tear, or mechanical, electrical breakdowns, failure or breakages.	
Damage to tyres caused by braking, punctures, cuts, bursts or valve/seal failure.	
Section 3 – Glass Exclusions and Limitations	
Minimum Windscreen Excess: Private Cars and Commercial Vehicles	
(a) Approved Repairer	£50
(b) Non-Approved Repairer	£100
Windscreen Excess: Agricultural Vehicles	
(c) Minimum Standard Excess	£100
Section 4 – Liabilities to Third Parties Exclusions and Limitations (except where such liability is required to be covered by any road traffic legislation)	
Death or bodily injury to any person arising out of and in the course of such person's employment by the insured.	
Loss, Damage, Injury or Death whilst your vehicle is within any airport, airfield or military installation.	
To loss of or damage to property belonging to or in the care of you or anyone making a claim under this section and to property being conveyed by your vehicle.	
Any liability arising out of the operation as a tool of your vehicle or of any attached plant or trailer.	
The most we will pay for damage to third party property is £20,000,000 for private motor vehicles £5,000,000 for all other vehicles	
Any liability arising out of the carriage of hazardous goods is limited to a maximum of £1,200,000	
The most we will pay for legal costs is £5,000,000	
Section 5 – Additional Covers Exclusions and Limitations	
Personal Injury – Death or bodily injury as a result of attempted suicide or suicide.	
Personal Injury – If anyone is 70 years of age or older at the time of the accident.	
Personal Injury – Unless the policyholder is an individual.	
Rugs, Clothing and Personal Effects – Money, stamps, tickets, documents or securities.	
Portable Communication & Navigation Equipment Excess	£100
Section 7 – Cover in Europe Exclusions and Limitations	
Journeys outside the territorial limits.	
Visits to countries outside Great Britain, Northern Ireland, Channel Islands and the Isle of Man exceeding 3 months in any one trip.	
Section 8 – Trailers Exclusions and Limitations	
Minimum Standard Excess	£150
Minimum Contracting Excess	£300
Trailer/Implement cover when agricultural vehicles are not all comprehensively insured.	
Caravans, non-diesel fuel bowsers, diesel fuel bowsers with a capacity more than 3,000 litres, trailer tents, and personnel carriers unless declared to and accepted by insurers.	
General Exclusions and Limitations	
Any amount exceeding £2,500,000 in respect of any one claim or number of claims arising out of one cause for fire theft or damage.	

AIUA
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE

T: 01423 795100 or 0344 346 0411

E-mail: reception@aiua.co.uk

Website: www.aiua.co.uk

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Registered Address: 2 Minster Court, Mincing Lane, London EC3R 7PD

Registered in England No. 4070987

Authorised and regulated by the Financial Conduct Authority

FCA Register Number 308400

Classification Public

AIUA Farm Motor Policy Summary V2 - October 2021

