



Hailstorm insurance

Policy document



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Welcome to Rural

Thank **You** for choosing to buy **Your** insurance through Rural Insurance Group. **We** are confident **Your** trust is well placed. **We** are determined to provide **You** with outstanding customer service at all times and to make insuring with **Us** as easy and trouble-free as possible.

This **Policy** wording outlines all the important information **You** need to know about the cover. Please read the wording in full and make sure **You** are happy with the cover provided and that it meets **Your** requirements. If **You** need any clarification, please contact **Your Intermediary** in the first instance.

About Rural

Rural Insurance Group is an underwriting company dedicated to providing insurance solutions to meet the needs of agricultural and rural based businesses.

Working exclusively with **Intermediaries** **We** supply insurance products that provide a broad range of rural business and farming requirements.

Established in 1995, Rural is located in Harrogate, North Yorkshire. In addition, there is a network of Business Development Managers and Development Underwriters located throughout the UK to support **Intermediaries**.

At Rural, **We** believe in building enduring partnerships with **Our Intermediaries**, maintaining an innovative approach to rural and agricultural insurance and risk management.

Getting to know each other

To learn more about Rural, please visit www.ruralinsurance.co.uk

How to make a claim

If **You** wish to make a claim under the above sections of the **Policy You** should speak in the first instance to **Your Intermediary** who arranged the **Policy for You**. Their details are on the **Policy Schedule**.

Alternatively **You** can report **Your** claim directly to **Our** appointed Chartered Loss Adjusters by:

Telephone **02921 010 334**

Email **ruralnewclaims@uk.sedgwick.com**

Important Information

Introduction

This **Policy** is a contract between **You** and **Us**. It is arranged by **Your Intermediary** and underwritten by Zurich Insurance Company Ltd.

This **Policy**, including this introduction, policy definitions, general policy conditions and general policy exclusions, the coverage sections stated as operative in the **Schedule** and any endorsement, is a single document and should be read as one contract.

We will, in consideration of the payment of the premium, insure **You**, subject to the terms and conditions of this **Policy**, against the events set out in the operative sections and occurring in connection with the **Business** during the **Period of Insurance** or any subsequent period for which **We** agree to accept payment of premium.

Please read this **Policy** carefully and make sure that it meets **Your** needs. If any corrections are necessary, **You** should contact **Your Intermediary**.

Please keep this **Policy** in a safe place – **You** may need to refer to it if **You** have to make a claim.

Cancellation and cooling-off period

Your right to cancel during the cooling-off period

You are entitled to cancel this **Policy** by notifying **Us** or **Your Intermediary** by email, telephone or in writing within 14 days of either:

- a) The date **You** receive this **Policy**
- b) The start of **Your Period of Insurance**

whichever is later.

On the condition that no claim has been made or is pending, **You** will be entitled to a full refund of any premium paid. No refund will be due if a claim has been made or is pending. 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 after the cooling-off period

You are entitled to cancel **Your Policy** after the cooling-off period by notifying **Us** or **Your Intermediary** by email, telephone or in writing.

On the condition that no claim has been made or is pending, **You** will be entitled to a proportionate refund of any premium paid in respect of the remainder of the **Period of Insurance**. No refund will be due if a claim has been made or is pending. 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 right to cancel

We are entitled to cancel this **Policy** by giving **You** 14 days' notice in writing if there is a valid reason to do so. Valid reasons include but are not limited to:

- a) Failure to pay the premium when asked
- b) A change in risk which means **We** can no longer provide **You** with insurance cover
- c) Non-cooperation or failure to supply any information or documentation **We** request, such as details of a claim.

On the condition that no claim has been made or is pending, **You** will be entitled to a proportionate refund of any premium paid in respect of the remainder of the **Period of Insurance**. No refund will be due if a claim has been made or is pending. 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**.

Choice of Law

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

The language of this contract of insurance and all communications relating to it will be in English.

Accessibility

Upon request, **We** can provide Braille, audio or large print versions of the **Policy** and the associated documentation. If **You** require an alternative format, please contact **Us** or **Your Intermediary**.

Data Protection

Who controls your personal information

This notice tells **you** how Zurich Insurance Company Ltd ('Zurich'), as data controller, will deal with **your** personal information. Where Zurich introduces **you** to a company outside the group, that company will tell **you** how **your** personal information will be used.

You can ask for further information about **our** use of **your** personal information or complain about its use in the first instance, by contacting **our** Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

If **you** have any concerns regarding **our** processing of **your** personal information, or are not satisfied with **our** handling of any request by **you** in relation to **your** rights, **you** also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

What personal information we collect about you

We will collect and process the personal information that **you** give us by phone, email, filling in forms, including on **our** website, and when **you** report a problem with **our** website. **We** also collect personal information from **your** appointed agent such as **your** trustee, broker, intermediary or financial adviser in order to provide **you** with the services **you** have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. **We** will also collect information **you** have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that **we** require to fulfil **our** contractual or legal requirements unless **you** consent to provide additional information. The type of personal information **we** will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where **you** have requested other individuals be included in the arrangement, personal information about those individuals.

If **you** give **us** personal information on other individuals, this will be used to provide **you** with a quotation and/or contract of insurance and/or provision of financial services. **You** agree **you** have their permission to do so. Except where **you** are managing the contract on another's behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the 'How **we** use **your** personal information' section.

How we use your personal information

We and **our** selected third parties will only collect and use **your** personal information (i) where the processing is necessary in connection with providing **you** with a quotation and/or contract of insurance and/or provision of financial services that **you** have requested; (ii) to meet **our** legal or regulatory obligations, or for the establishment, exercise or defence of legal claims; (iii) for **our** "legitimate interests". It is in **our** legitimate interests to collect **your** personal information as it provides **us** with the information that **we** need to provide **our** services to **you** more effectively including providing **you** with information about **our** products and services. **We** will always ensure that **we** keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

Examples of the purposes for which **we** will collect and use **your** personal information are:

- to provide **you** with a quotation and/or contract of insurance
- to identify **you** when **you** contact **us**
- to deal with administration and assess claims
- to make and receive payments
- to obtain feedback on the service **we** provide to **you**
- to administer **our** site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes
- for fraud prevention and detection purposes.

We will use **your** health information and information about any convictions for the purposes of providing insurance, and this includes arranging, underwriting, advising on or administering an insurance contract between **you** and **us**.

We will contact **you** to obtain consent prior to processing **your** personal information for any other purpose, including for the purposes of targeted marketing unless **we** already have consent to do so.

Who we share your personal information with

Where necessary, **we** share personal information for the purposes of providing **you** with the goods and services **you** requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers
- brokers, introducers and professional advisers
- survey and research organisations
- credit reference agencies
- healthcare professionals, social and welfare organisations
- other insurance companies
- comparison websites and similar companies that offer ways to research and apply for financial services products
- fraud prevention and detection agencies.

Or, in order to meet **our** legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies
- central government or local councils
- law enforcement bodies, including investigators
- credit reference agencies
- other insurance companies.

We may also share the following data with the types of organisations outlined above, for the purpose

of statistical analysis, research and improving services:

- anonymised data - data encrypted to make it anonymous, which protects an individual's privacy by removing personally identifiable information
- pseudonymised data - personally identifiable information replaced with a pseudonym to make the data less identifiable, such as replacing a name with a unique number
- aggregated data - similar groups of data, such as age, profession or income which are expressed as a summary for statistical analysis.

How we use your personal information for websites and email communications

When **you** visit one of **our** websites **we** may collect information from **you** such as **your** email address or IP address. This helps **us** to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of **our** website. A cookie is a small text file sent to **your** computer. A pixel tag is an invisible tag placed on certain pages of **our** website but not on **your** computer. Pixel tags usually work together with cookies to assist **us** to provide **you** with a more tailored service. This allows **us** to monitor and improve **our** email communications and website. Useful information about cookies, including how to remove them, can be found on **our** websites.

How we transfer your personal information to other countries

Where **we** transfer **your** personal information to countries that are outside of the UK and the European Union (EU) **we** will ensure that it is protected and that the transfer is lawful. **We** will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of **our** security measures for personal information transfers can be obtained from **our** Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

How long we keep your personal information for

We will keep and process **your** personal information for as long as necessary to meet the purposes for which it was originally collected.

There are a number of factors influencing how long **we** will keep **your** personal information, and these are shown below:

- to comply with applicable laws and regulations or set out in codes issued by regulatory authorities or professional bodies
- **our** business processes, associated with the type of product or service that **we** have provided to **you**
- the type of data that **we** hold about **you**
- if **your** data relates to any ongoing, pending, threatened, imminent or likely dispute, litigation or investigation
- to enable **us** to respond to any questions, complaints, claims or potential claims
- if **you** or a regulatory authority require **us** to keep **your** data for a legitimate purpose.

Your data protection rights

We will, for the purposes of providing **you** with a contract of insurance, processing claims, reinsurance and targeted marketing, process **your** personal information by means of automated decision making and profiling where **we** have a legitimate interest and/or **you** have consented to this.

You have a number of rights under the data protection laws, namely:

- to access **your** data (by way of a subject access request)
- to have **your** data rectified if it is inaccurate or incomplete
- in certain circumstances, to have **your** data deleted or removed
- in certain circumstances, to restrict the processing of **your** data
- a right of data portability, namely to obtain and reuse **your** data for **your** own purposes across different services
- to object to direct marketing
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on **you**
- to claim compensation for damages caused by a breach of the data protection legislation
- if **we** are processing **your** personal information with **your** consent, **you** have the right to withdraw **your** consent at any time.

You can exercise **your** rights by contacting **our** Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

What happens if you fail to provide your personal information to us

If **you** do not provide **us** with **your** personal information, **we** will not be able to provide **you** with a contract or assess future claims for the service **you** have requested.

Important notes

Fraud prevention and detection

In order to prevent and detect fraud **we** may at any time:

- check **your** personal data against counter fraud systems
- use **your** information to search against various publicly available and third party resources
- use industry fraud tools including undertaking credit searches and to review **your** claims history
- share information about **you** with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If **you** provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in **your** case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. **You** may face fines or criminal prosecution. In addition, Zurich may register **your** name on the Insurance Fraud Register, an industry-wide fraud database.

Claims history

We may pass information relating to claims or potential claims to any relevant database.

We and other insurers may search these databases when **you** apply for insurance, when claims or potential claims are notified to **us** or at time of renewal to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

Third Party Rights

A person who is not a party to this contract of insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance but this does not affect any right or remedy of a third party that exists or is available apart from that Act.

Complaints Procedure

Rural handles complaints on behalf of Zurich Insurance Company Ltd - 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 but, if this will take longer than 10 working days from receipt, **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 by the end of the next working day Your complaint will be passed to:
Advice or sales related	Any	Your Insurance Broker	Please refer to Your Insurance Broker correspondence	Customer Relations Department, Rural, The Hamlet, Hornbeam Park Harrogate North Yorkshire HG2 8RE Telephone: 0333 400 9969 Email: customerrelations@ruralinsurance.co.uk
Claims related	Any	Your claims handler in the first instance	Email: Ruralinsurance@uk.sedgwick.com Customer Relations Dept. Sedgwick Oakleigh House 14-16 Park Place Cardiff CF10 3DQ Tel: 02921 010334	

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: 0800 0234567 (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.

Compensation Scheme

Zurich Insurance Company Ltd 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. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Regulatory Information

Rural

Rural, Rural Insurance Group and Rural Insurance Services are trading names of Geo Underwriting Services Limited, which is authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Address: 2 Minster Court, Mincing Lane, London EC3R 7PD. Registered in England 04070987

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Zurich Insurance Company Ltd

Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd. is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113

You can check this on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 111 6768.

Policy definitions

The **Policy, Policy Schedule** and all operative endorsements are to be read as one contract and words and expressions defined below shall have the same meaning wherever they appear in bold.

For the purposes of each Section of the **Policy** any word or expression defined in such Section shall have the same meaning wherever it appears in that Section in bold.

Business

The **Business** stated in the **Policy Schedule** and for the purposes of this insurance, no other.

Excess

An amount deducted from each claim payment after the application of all other terms of the **Policy**.

You/Your

The person(s), Company or firm named as the **Insured** in the **Policy Schedule** whilst carrying on the **Business**.

We/Us/Our

Zurich Insurance Company Ltd.

Period of Insurance

The length of time for which this insurance is in force, as shown in the **Schedule** and for which **You** have paid and **We** have accepted a premium.

Policy/The Policy

Notwithstanding anything contained to the contrary herein the word **Policy** shall be deemed to mean Policy, **Schedule**, Contract Wording and any endorsement attachments issued during the currency of **Your** Insurance.

Premises

The address shown on the **Schedule** with sums insured or as otherwise declared to Rural.

Proposal Form/Proposal/The Proposal

The Proposal including the Declaration.

Schedule/Policy Schedule

The **Schedule** is part of this insurance and contains details of **You**, the **Premises**, the Sums Insured, the **Period of insurance** and the Sections of this insurance which apply.

Your Intermediary

The person(s) who have arranged this Insurance for **You**.

General policy conditions

You must at all times observe the terms and conditions as outlined in this **Policy** including any additional precautions that **We** require which are outlined or added as an endorsement to **Your Policy**.

Fair presentation of the risk

- a) At inception and renewal of this **Policy** and also whenever changes are made to it at **Your** request **You** must:
 - i. disclose to **Us** all material facts in a clear and accessible manner; and
 - ii. not misrepresent any material facts.
- b) If **You** do not comply with clause a) of this condition and the non-disclosure or misrepresentation by **You** is proven by **Us** to be deliberate or reckless **We** may:
 - i. avoid this **Policy** which means that **We** will treat it as if it had never existed and refuse all claims in which case **We** will not return the premium paid by **You**; and
 - ii. recover from **You** any amount **We** have already paid for any claims including costs or expenses **We** have incurred.
- c) If **You** do not comply with clause a) of this condition and the non-disclosure or misrepresentation is not deliberate or reckless this **Policy** may be affected in one or more of the following ways depending on what **We** would have done if **We** had known about the facts which **You** failed to disclose or misrepresented:
 - i. if **We** would not have provided **You** with any cover **We** will have the option to:
 - 1) avoid the **Policy** which means that **We** will treat it as if it had never existed and repay the premium paid; and
 - 2) recover from **You** any amount **We** have already paid for any claims including costs or expenses **We** have incurred
 - ii. if **We** would have applied different terms to the cover **We** will have the option to treat this **Policy** as if those different terms apply. **We** may recover any payments made by **Us** on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
 - iii. If **We** would have charged **You** a higher premium for providing the cover **We** will charge **You** the additional premium which **You** must pay in full.

Fraudulent claims

If **You** make any claim which is fraudulent or intentionally exaggerated or if **You** make any false declaration or statement in support thereof the **Insurers** shall not pay compensation and the **Policy** shall be deemed to be terminated with effect from the date of the fraudulent act.

If the **Policy** is terminated under this condition **You** will have no cover under this **Policy** from the date of termination and not be entitled to any refund of premium.

Arbitration

If any difference arises as to the amount to be paid under this **Policy** (**Policy** liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with statutory provisions. Where any difference by this condition is to be referred to arbitration the making of an award will be a condition precedent to any right of action against **Us**.

Notification of claims

On the happening of any event giving rise or likely to give rise to a claim under this **Policy You** must immediately provide details to **Us** of such and supply all such details and evidence, documentary or otherwise, and shall carry out such things as Rural may reasonably require.

Payment of claims

We may at any time, **Policy** liability having been admitted, pay the limit of indemnity or the sum insured (after the deduction of any sum already paid) or any less amount for which a claim can be settled and shall be under no further liability.

Pro-rata contribution

If at the time of any damage resulting in loss under this **Policy** there is any other insurance effected by **You** or on **Your** behalf covering such loss or any part of it, **Our** liability shall be limited to their rateable proportion of such loss.

Material alteration

You must give **Us** immediate notice in writing via **Your Intermediary** of any change in circumstances or to the material facts previously disclosed by **You** to **Us** or stated as material facts by **Us** to **You** which increases the risk of accident, injury, loss, damage or liability.

Upon notification of any such change **We** will be entitled to vary the premium and terms for the rest of the **Period of Insurance**. If the changes make the risk unacceptable to **Us** then **We** are under no obligation to agree to make them and may no longer be able to provide **You** with cover.

If **You** do not notify **Us** of any such change **We** may exercise one or more of the options described in clauses c) i), ii) and iii) of the Fair presentation of the risk general policy condition but only with effect from the date of the change in circumstances or material facts.

Subrogation rights

If **You** make any claim under this **Policy**, **You** must at the request and the expense of **Us** do and permit to be done all such things as may be reasonably required by the **Us** for the purpose of enforcing any rights and remedies or obtaining relief or reimbursement from other parties to which **We** shall be or would become entitled or subrogated upon its paying for or making good any destruction or damage under this **Policy** whether such acts and things shall become necessary or required before or after the indemnification by **Us**.

Subjectivity condition

The **Policy**, the **Proposal**, and/or declaration made by **You**, and any endorsements on the **Policy** and the **Policy Schedule** should be read together and form the contract between **You**, and **Us**.

We will clearly state if the cover provided by the **Policy** is subject to **You**:

- a) Providing **Us** with any additional information requested by the required date(s)
- b) Completing any actions agreed between **You** and **Us** by a required date(s)
- c) Allowing **Us** to complete any actions agreed between **You** and **Us**.

Upon completion of these requirements (or if they are not completed by the required dates), **We** may, at **Our** option:

- a) Amend **Your** premium
- b) Issue a mid-term adjustment to **Your Policy** terms and conditions
- c) Require **You** to make alterations to the risk insured by the required date(s)
- d) Exercise **Our** right to cancel **Your Policy**
- e) Leave the **Policy** terms and conditions, and **Your** premium, unaltered.

We will contact **You** with **Our** decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by **You** and/or any decision by **Us** will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until **We** agree otherwise. If **You** disagree with **Our** requirements and/or decisions, **We** will consider **Your** comments and where **We** consider appropriate, **We** will continue to negotiate with **You** to resolve the matter to **Your** and **Our** satisfaction. In the event that the matter cannot be resolved:

- a) **You** have the right to cancel this policy from a date agreed by **You** and **Us** and, providing no claims have been made, **We** will refund a proportionate part of the premium paid for the unexpired period of cover
- b) **We** may, at **Our** option, exercise **Our** right under the **Policy** cancellation condition in the 'Important Information' section of this **Policy**.

Except where stated all other **Policy** terms and conditions will continue to apply.

The above conditions do not affect **Our** right to void the **Policy** if **We** discover information material to **Our** acceptance of the risk.

Renewal

Prior to each renewal **You** shall supply to **Us** a declaration of the crops to be grown in the subsequent insurance year. In addition **You** shall also inform **Us** of any alteration in risk or changes in the information declared on the **Proposal Form**.

Sanctions

Notwithstanding any other terms of this **Policy** **We** will be deemed not to provide cover nor will **We** make any payment or provide any service or benefit to **You** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **Yours** would violate any applicable trade or economic sanctions law or regulation.

General policy exclusions

Unless specified in each section to the contrary, **We** will not pay **You** for loss or damage in respect of all parts of this **Policy** as follows:

1. Radioactive contamination and explosive nuclear assemblies This **Policy** does not cover:

- a) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from or any indirect loss
- b) Any legal liability of whatsoever nature

directly or indirectly caused by, contributed to or arising from:

- a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.

2. War and civil war

Notwithstanding anything to the contrary contained in this **Policy** does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

3. Territorial limits

This **Policy** does not cover:

Damage or indirect loss occurring outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

4. Northern Ireland overriding

Notwithstanding anything in this **Policy** or in any extensions of the **Policy**, it is agreed that as an exclusion overriding all other terms (including the nature and terms of perils insured against) this **Policy** does not cover loss or destruction of or damage to any property in Northern Ireland or loss resulting from, caused by or happening through or in consequence of:

- a) Civil commotion
- b) Any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any unlawful association.

Note: "Unlawful association" means any organisation which is engaged in terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Act 1973.

For the purpose of this exclusion "Terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceedings where **We** allege that by reason of the provisions of this exclusion, any loss, destruction or damage is not covered by this **Policy** the burden of proving that such loss, destruction or damage is covered shall be upon the **Us**.

5. Terrorism

This **Policy** or any endorsement excludes loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion also excludes loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If **We** allege that by reason of this exclusion, any loss, injury, damage, cost or expense is not covered by this **Policy** the burden of proving the contrary shall be upon the **You**.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

6. Other

We will not pay **You** for loss, damage to, or destruction of any property caused by any of the following:

- a) Depreciation
- b) Delay, confiscation or detention by any government or other officials or authorities
- c) Vermin, insects, fungus, condensation wet or dry rot or toxic mould unless specifically insured against
- d) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- e) Damage caused by hail and which occurs during the first seven days following the inception date. This exclusion shall not apply at any subsequent renewal.

Policy cover

We will provide insurance against loss, destruction or damage occasioned by hail to **Your** growing crops as specified in the **Schedule** to this **Policy** occurring during the **Period of Insurance**.

Conditions

The following conditions are applicable in all respects to this **Policy** and are in addition to all other terms, conditions, exclusions and endorsements.

- a) This insurance covers hail damage only and excludes loss or damage by wind, water or other causes
- b) It is understood that the quantity of each crop declared in the **Proposal** to **Us** forms the entire acreage of that crop grown by **You** unless otherwise stated at the time of making **The Proposal**. When part only of any crop is intended to be insured each field or part of a field or part of a field containing the same must be specially described by name giving the exact acreage grown
- c) The crops insured must not have sustained any loss, damage or destruction by hail previous to the completion of **The Proposal** and **We** will not be liable for any damage occurring to the crop prior to **The Proposal** being accepted and cover being expressly granted by **Us**
- d) Straw is not included in this insurance unless expressly named and the premium paid

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