



AGRICULTURE

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BIBU
FARM
AND
ESTATE

POLICY SUMMARY

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Farm and Estate Summary of Cover

Introducing BIBU

BIBU have been providing bespoke insurance solutions for rural businesses for over 20 years and have developed considerable expertise in the underwriting of farms and estates.

BIBU understand the specific demands and needs of the farm and estate owner and pride themselves in providing a prompt and efficient service to all of its customers.

Cover Summary

This document is a summary of the insurance provided by the policy and does not contain the full terms and conditions of **Your** insurance. **You** can find the full terms and conditions of cover in the policy document. This summary is provided to **You** for information purposes only and does not form part of **Your** insurance contract.

Words in **bold** are defined in the Policy document.

Name of Insurer

This Policy is underwritten by Accredited Insurance (Europe) Limited – UK Branch, except Section 10 of this Policy is which is underwritten by DAS Legal Expenses Insurance Company Ltd

Type of Insurance and Cover

Our Farm and Estate Policy allows **You** to select the specific covers that **You** require to protect **Your** home and farm and estate business. (Some covers are not available in isolation; for further information or details please consult **Your** insurance adviser)

Policy Duration

This is an annually renewable Policy

Fair Presentation of the Risk

We are keen to work in partnership with **You** and avoid any misunderstandings:

- 1) **You** must make a fair presentation of the risk to **Us** at inception, renewal and variation of the Policy. Should **You** be in any doubt as to whether information should be presented to **Us**, **You** must
 - a) discuss it with **Your** insurance broker or adviser, or
 - b) disclose it to **Us**
- 2) **We** may, at **Our** absolute discretion, avoid the Policy and refuse to pay any claims where any failure to make a fair presentation is
 - a) deliberate or reckless; or
 - b) of such other nature that, if **You** had made a fair presentation, **We** would not have issued the Policy

We will return the premium paid by **You** unless the failure to make a fair presentation is deliberate or reckless.
- 3) if **We** would have issued the Policy on different terms had **You** made a fair presentation, **We** will not avoid the Policy (except where the failure is deliberate or reckless) but **We** may instead, at **Our** absolute discretion
 - a) reduce proportionately the amount paid or payable on any claim, the proportion for which **We** are liable being calculated by comparing the premium actually charged as a percentage of the premium which **We** would have charged had **You** made a fair presentation; and/or
 - b) treat the Policy as if it had included such additional terms (other than those requiring payment of premium) as **We** would have imposed had **You** made a fair presentation

For the purposes of this condition references to

- 1) avoiding a Policy means treating the Policy as if it had not existed from the inception date (where the failure to make a fair presentation of the risk occurs before or at the inception of the Policy), the renewal date (where the failure occurs at renewal of the Policy), or the variation date (where the failure occurs when the Policy is varied)
- 2) refunds of premium should be treated as refunds of premium back to the inception date, renewal date or variation date as the context requires
- 3) issuing a Policy should be treated as the references to issuing the Policy at inception, renewing or alteration of the Policy as the context requires

- 4) premium should be treated as the premium payable for the particular contract of insurance which is subject to this condition (where there is more than one contract of insurance)

Law Applicable

You and **we** can choose the law which applies to this policy. **We** propose that the Law of England and Wales apply. Unless **we** and **you** agree otherwise, the Law of England and Wales will apply to this **policy**. Any disputes regarding this policy shall be subject to the exclusive jurisdiction of the courts of England and Wales.

Contracting out of the Insurance Act 2015

The policy contains provisions for dealing with underinsurance, known as the application of 'Average', which is where the sum insured is lower than the true value. In respect of how we deal with instances of underinsurance, the policy contains a modification to the Insurance Act 2015.

In instances of underinsurance where we reduce any claim payment in proportion to the level of underinsurance, we have contracted out of the provisions of the Insurance Act 2015. This means that you are not able to increase any claim payment to the full amount by the payment of an additional premium, and that you will receive a proportionately reduced payment of your claim.

The following Sections of this policy contain provisions for dealing with underinsurance. Important – Please refer to each of the specific Sections with the Policy wording for full details of how underinsurance will be handled in respect of claim settlements under that Section.

SECTION 1	Private House Buildings Contents And Personal All Risks
SECTION 2	Material Damage
SECTION 3	Business Interruption
SECTION 7	Selected All Risks
SECTION 9	Goods in Transit
SECTION 12	Computers

Some of these Sections contain provisions where the amount of any claim settlement will be reduced if the sum insured is less than 100% of the true value. Some of these sections contain a provision that allows for fluctuations in values of some property types and that any claim settlement will only be reduced if the sum insured is less than a specified percentage of the true value, either 75% or 85%.

The following example illustrates how Average is applied in the event of underinsurance for Buildings Cover:

A building is insured for £60,000 but its true value, and therefore the amount it should be insured for, is £100,000. The building is damaged and a claim is presented for £40,000. Because the building is only insured for 60% of its true value the application of Average in respect of the underinsurance results in the claim settlement being proportionately reduced to 60% of the amount claimed for equating to £24,000.

FEATURES, BENEFITS AND SIGNIFICANT EXCLUSIONS OR LIMITATIONS

The following features and benefits and significant exclusions or limitations are included subject to the cover **You** have selected.

SECTION 1 – Private House Buildings Contents And Personal All Risks <i>Only applicable if this section is shown as operative in the schedule</i>			
Cover Offered	As Standard/Optional	Limit	Page Ref
Damage by fire, smoke, lightning, explosion, earthquake, thunderbolt, smoke, riot, civil commotion, malicious persons, storm, flood, escape of water or oil, subsidence landslip and ground heave, impact and theft / attempted theft	As standard	Sum Insured	22 & 23
Accidental Damage	Optional	Sum Insured	23
Rent or alternative accommodation for You and Your pets	As standard	25% of Sum Insured	29
Accidental breakage of fixed glass	As standard	Sum Insured	29
Accidental Damage to underground pipes, drains and cables	As standard	Sum Insured	28
Intention to Insure	As standard	£500,000 – only if Part A is insured	32
Loss of Gas	As standard	£10,000	29
Loss of metered water	As standard	£5,000	29
Loss of oil	As standard	£5,000	29
Personal Accident	As standard	£10,000 for You and / or Your spouse. If higher benefits are required a separate section of cover is available	30
The cost of replacing locks following Damage by Theft	As standard	£5,000	29
Cover for tracing and making good leaking underground pipes drains and cables	As standard	£25,000	30
Accidental Damage to Electronic Home Entertainment Equipment	As standard	Sum Insured	28
Valuables/High Value items	As standard	A third of the Sum Insured for Part B (Contents). Higher limits are available / Maximum Sum Insured per item is restricted to £5,000 or 5% of Sum Insured whichever is the greater under Part B (Contents) although cover may be available for higher value items subject to additional terms	24
Student Effects	As standard	£2,000 if Part B insured	30
Damage to Freezer contents	As standard	Sum Insured for Part B (Contents)	30
Automatic increase in Sum Insured for gifts and provisions in November and December and for 30 days before and after a member of Your Family's wedding day	As standard	10% of the Sum Insured for Part B (Contents)	30
Visitors Personal Effects	As standard	£1,000 Only if Part B (Contents) is insured	24
Personal Effects of Domestic Staff	As standard	10% of the Sum Insured for Part B (Contents)	24
Damage to contents in the open within the boundary of Your Home	As standard	£2,500 Only if Part B (Contents) is insured Higher limits are available	24 & 25
Loss of personal Money	As standard	£2,500 Only if Part B (Contents) or Part C (Personal Possessions) is insured	24
Unauthorised use of Credit Cards following loss or theft	As standard	£10,000 Only if Part B (Contents) or Part C (Personal Possessions) is insured	24

SECTION 1 – Private House Buildings Contents And Personal All Risks *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard/Optional	Limit	Page Ref
Damage to Personal Effects anywhere in the world for up to 60 days any one visit	As standard	Sum Insured for Part C (Personal Possessions)	25
Your liability as tenant	As standard	20% of sum insured for Part B (Contents)	27
Legal liability incurred under the Defective Premises Act	As standard	£10 million	27
Damages awarded in Your favour that You are unable to recover	As standard	£1 million	27
Public liability insurance as property owner of the Home	As standard	£10 million Only if Part A is insured	26
Public liability insurance as occupier of the Home and personal liability insurance whilst away from the Home	As standard	£10 million Only if Part B is insured	26
Liability to Domestic staff	As standard	£10 million Only if Part B is insured	26
The cost of removing, nullifying or cleaning up seeping polluting or contaminating substances from tanks on Your property following a sudden and identifiable incident	As standard	£25,000 in aggregate under sections 1 and 2	31
The cost of cleaning up and removing matters arising out of or due to dumping or tipping on Your property following a sudden and identifiable incident	As standard	£10,000 in aggregate under sections 1 and 2	31
The cost to restore Your garden if it is damaged by fire lightning, aircraft explosion, riot, civil commotion, malicious persons, impact, escape of water or oil or theft	As standard	£5,000, but £500 any one tree, shrub or plant	31
Upgrading security systems following a bodily assault in the Home	As standard	£5,000	31
Legal fees incurred in repossessing Your Home following occupation by squatters	As standard	£15,000	31
Accidental Damage to office equipment	As standard	£5,000, but £1,000 in respect of Reinstatement of Data	31
Fire Brigade and Rescue Services damage following an incident of fire	As standard	£10,000 in aggregate under sections 1 and 2	32
Fire extinguishing costs	As standard	Sum Insured	32
Household Emergency Access – Damage caused to the Buildings by forced access to deal with a medical emergency or to prevent Damage to Your Home	As standard	£100,000 any one claim	32
Land Agents' Fees – Land Agent's Fees incurred in monitoring, preparing or negotiating claims as a result of Damage covered by this section	As standard	£5,000. Where cover is also claimed under Section 2 for the same event, the total amount payable over both sections will be £5,000	32

SECTION 2 – Material Damage *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard / Optional	Limit	Page Ref
Damage by fire, lightning, explosion, aircraft, earthquake, smoke, spontaneous fermentation, electrocution of livestock, riot, civil commotion, malicious persons, storm, flood, escape of water or oil, impact, theft / attempted theft, transit, fatal injury to livestock whilst in transit, fatal injury to livestock whilst straying, livestock worrying and hailstorm	Fire, lightning, explosion, aircraft, earthquake & smoke as standard. Other perils are optional	Sum insured Hailstorm damage is only available for Damage to crops	-35-37
Accidental Damage	May be available depending on the specific item where this cover is required	Sum insured	-36-37
Subsidence, landslip and ground heave	May be available for Buildings depending on the construction and use of the Building	Sum insured	36
Basis of settlement (either reinstatement or modern materials) chosen by You in the event of a total loss following an insured event	As standard	Sum insured	38
Damage to Buildings used for non-agricultural purposes	May be available depending upon proportion of overall sum insured	Sum insured	N/A
Index linking	As standard for Buildings only	N/A	39
Debris removal costs,	As standard	Sum insured plus an additional £50,000 for removal of asbestos	39
Cover for additional Buildings or Machinery and Implements or additions / extensions to existing Buildings	As standard	15% of Sum insured	39
Veterinary fees necessarily incurred following an insured event	As standard	£2,500, but £1,000 any one animal	44
Carcass removal fees necessarily incurred following an insured event	As standard	£500 any one animal	44
Loss of metered water	As standard	£5,000	41
Intention to insure	As standard	£500,000	42
The cost of replacing locks following Damage by Theft	As standard	£5,000	42
The cost of repairing / replacing glass following Damage by Theft	As standard	Sum Insured	42
Loss of Gas	As standard	£10,000	42
Directors, partners or Employees personal effects	As standard	£1,000 per person	42
Reinstatement cover for Machinery and Implements	As standard	Sum insured	39
Fire cover for Growing Timber	Optional	Sum insured	Schedule
Walls, gates, fences & hedges	Optional	First loss sum insured	Schedule
Uncollected Milk	Optional	Sum insured You specify	Schedule
Reinstatement of farm records	As standard	£2,000	42
Unexplained disappearance of Livestock	Optional	Sum insured	36
The cost of removing, nullifying or cleaning up seeping polluting or contaminating substances from tanks on Your property following a sudden and identifiable incident	As standard	£25,000 in aggregate under sections 1 and 2	41

SECTION 2 – Material Damage *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard / Optional	Limit	Page Ref
The cost of cleaning up and removing matters arising out of or due to dumping or tipping on Your property following a sudden and identifiable incident	As standard	£10,000 in aggregate under sections 1 and 2	41
Fire Brigade and Rescue Service damage following an incident of fire	As standard	£10,000 in aggregate under sections 1 and 2	41
Fire extinguishing costs	As standard	Sum Insured	41
Rescue cover for Livestock	As standard	£2,500, but £500 any one animal	45
Loss destruction or damage to Livestock by storm or flood if situated in a fully enclosed building	Optional	Sum Insured	35/36
Land Agents' Fees – Land Agent's Fees incurred in monitoring, preparing or negotiating claims as a result of Damage covered by this section	As standard	£5,000. Where cover is also claimed under Section 1 for the same event, the total amount payable over both sections will be £5,000	41

SECTION 3 – Business Interruption *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard / Optional	Limit	Page Ref
Consequential loss resulting from fire, lightning, explosion, aircraft, earthquake, smoke, spontaneous fermentation, electrocution of livestock, riot, civil commotion, malicious persons, storm, flood, escape of water or oil, impact, theft / attempted theft, transit, fatal Injury to livestock whilst in transit, fatal injury to livestock whilst straying and livestock worrying	Fire, lightning, explosion, aircraft, earthquake & smoke as standard. Other perils are optional	Sum insured Wet perils are not available for property in the open	50 - 52
Consequential loss following Accidental Damage	May be available depending on the specific item for which this cover is required	Sum insured	51 - 52
Consequential loss resulting from Subsidence, landslip and ground heave	May be available for Buildings depending on the construction and use of the Building	Sum insured	51
Veterinary fees necessarily incurred following an insured event	As standard	£2,500, but £1,000 any one animal	56
Carcass removal fees necessarily incurred following an insured event	As standard	£500 any one animal	56
Indemnity period	12 months as standard. Option to extend to longer indemnity periods if requested	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	Schedule
Increased Cost of Working	As standard. Option to restrict cover to Increased Cost of Working only	Sum insured	54
Additional Increased Cost of Working	As standard. Not included if You elect for Increased Cost of Working Only	£25,000	54
Loss on forced sale of dairy cows	As standard	£2,500 per animal.	58
Loss of Business income as a result of loss destruction or damage to property in the vicinity of the Premises which prevents access to Your Premises	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	55

SECTION 3 – Business Interruption *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard / Optional	Limit	Page Ref
Loss of Business income as a result of loss destruction or damage at a customers or suppliers premises	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business . Limit £500,000 or 25% of the annual sum insured	56
Loss of Business income as a result of loss destruction or damage to property temporarily removed from the Premises	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	56
Loss of Business income as a result of loss destruction or damage at a Public Utility suppliers premises	As standard	25% of sum insured or £50,000 (whichever is the lesser)	57
Loss destruction or damage to a property elsewhere within the Territorial Limits where You are carrying out a contract	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	57
Accounts receivable	As standard	£5,000 (option to increase)	57
Loss destruction or damage to Agricultural Produce and Deadstock and Livestock that is NOT included under Section 2. This means that You only need to include breeding Livestock under section 2.	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	53
Cover for non-farming Business activities	Cover is available for Rent & Farm Shops. For other activities refer to Your Insurance Adviser	Sum insured	Schedule
Loss, destruction or damage to Livestock by storm or flood if situated in a fully enclosed building	Optional	Sum Insured	50
Murder, disease and suicide - Consequential Loss resulting from interruption or interference with the Business at the Premises as a result of Murder, disease (defined), or suicide	As standard	25% of the annual sum insured shown in the schedule, or £25,000, whichever is the lower	58
Bomb scare or unlawful occupation cover consequential loss resulting from the suspected or actual presence of explosive or incendiary device within 1 mile of the premises	As standard	25% of the annual sum insured or £50,000 whichever is the lower	59

SECTION 4 – Employers Liability *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard / Optional	Limit	Page Ref
Employers Liability	As standard	£10 million	Schedule
Indemnity to Principal	As standard	£10 million	62
Compensation for required Court Attendance	As standard	£1,000 for one of Your directors, partners or proprietors & £500 for one of Your Employees	62
Damages awarded in favour of Your Employee but which they have been unable to recover	As standard	£10 million	62
Manslaughter costs extension	As standard	£1 million in any one Period of Insurance	62
Cover for non-farming activities	May be available for diversified farming / estate risks. Refer to Your insurance adviser	£10 million	N/A
Terrorism and War	As standard	£5 million	63

SECTION 5 – Public and Product Liability *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard / Optional	Limit	Page Ref
Public Liability	As standard	Options of £1 million, £2 million, £5 million or £10 million	65 -70
Products Liability	As standard	Options of £1 million, £2 million, £5 million or £10 million in any one Period of Insurance	70
Pollution and Contamination Statutory Enforcement Costs	As standard	£500,000 in any one Period of Insurance	71
Indemnity to Principal	As standard	£10 million	71
Compensation required for Court Attendance	As standard	£1,000 for one of Your directors, partners or proprietors & £500 for one of Your Employees	72
Legal liability incurred under the Defective Premises Act 1987	As standard	As per Schedule	66
Cover for legal costs incurred in respect of the Health and Safety at Work Act 1974	As standard	As per Schedule	58
Cover for legal costs incurred in respect of Part II of the Consumer Protection Act 1987 or Part 2 of the Food Safety Act 1990	As standard	As per Schedule in any one Period of Insurance	58
Personal liability whilst abroad on Business	As standard	As per Schedule	59
Manslaughter costs extension	As standard	£1 million in any one Period of Insurance	64
Cover for non-farming activities	May be available for diversified farming / estate risks. Refer to Your Insurance Adviser	Options of £1 million, £2 million, £5 million or £10 million	N/A

SECTION 6 – Money *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard / Optional	Limit	Page Ref
Loss of money during Business Hours , in transit and in a Bank Night safe	As standard	Sum insured	68
Loss of money from the Premises out of Business Hours	As standard	£500 out of safe / £1000 in a safe. Higher amounts may be acceptable to Insurers depending on the specification of the safe	68
Loss of money from the Business owner or Employees residence	As standard	£500	68
Loss of crossed cheques and non-negotiable money	As standard	£100,000	68
Clothing & Personal Effects of Employees following theft	As standard	£1,000 any one person	68
Cattle passports	As standard	£250,000	68
Professional counselling following an assault to Your Employees	As standard	£5,000, but £1,000 per Insured Person	69
Assault to Your Employees* – Death	As standard	£10,000	69
Assault to Your Employees* - Total loss or permanent and total loss of use of one or more limbs	As standard	£10,000	69
Assault to Your Employees* – Total and irrecoverable loss of all sight in one or both eyes	As standard	£10,000	69
Assault to Your Employees* – Permanent total disablement from engaging in usual occupation	As standard	£10,000	69

SECTION 6 – Money Only applicable if this section is shown as operative in the schedule

Cover Offered	As Standard / Optional	Limit	Page Ref
Assault to Your Employees* – Temporary total disablement from engaging in usual occupation	As standard	£100 per week for up to 104 weeks	69
Assault to Your Employees* – Medical Expenses	As standard	Up to 15% of that payable for temporary total disablement	69

* Cover is only available for individuals between the ages of 16 and 70

SECTION 7 – Selected All Risks Only applicable if this section is shown as operative in the schedule

Cover Offered	As Standard / Optional	Limit	Page Ref
Commercial Freezer Contents	Optional	Sum insured	Schedule
Office Contents & Business Equipment	Optional	Sum insured	Schedule
Saddlery & Tack	Optional	Sum insured	Schedule
Contents of Fuel / Fertiliser Tanks	Optional	Sum insured	Schedule
Hired in Plant	Optional	Sum insured	Schedule
Other items	May be available – refer to Your Insurance adviser	Sum insured	Schedule

SECTION 8 – Personal Accident And Sickness And Agricultural Workers ILL–Health Absence Benefits Only applicable if this section is shown as operative in the schedule**

**Cover is only available for individuals between the ages of 16 and 65. Individuals engaged in more hazardous occupations or pastimes may not be eligible for cover or may be subject to additional terms

Cover Offered	As Standard / Optional	Limit	Page Ref
Accidental bodily Injury resulting in death, loss of or use of limbs, loss of sight, speech or hearing or disablement	As standard	Up to an agreed lump sum	73
Accidental bodily Injury resulting in temporary total or partial disablement	Optional	You choose the level of weekly benefits required. Benefits to be paid over a maximum of 104 weeks	73
Sickness or disease	Optional	You choose the level of weekly benefits required. Benefits to be paid over a maximum of 52 weeks	73
Hijack / Kidnap / Unlawful detention of an Insured Person	As standard	£50 each day up to a maximum of 30 days	74
Agricultural wages ILL-Health Absence benefit	Optional	Absence of Agricultural Worker as a result of sickness or injury	74

SECTION 9 – Goods In Transit Only applicable if this section is shown as operative in the schedule

Livestock in Transit should be covered under Section 2

Cover Offered	As Standard / Optional	Limit	Page Ref
Cover for Your own goods whilst in transit	As standard	Sum insured Any One Event	76
Ropes & Sheets	As standard	£2,500	76

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Drivers / Drivers mates' Personal Effects	As standard	£1,000	76
Property on Approval with Customers	Optional	£20,000 Any One Event	77
Property on Demonstration	Optional	£20,000 Any One Event	77
Property whilst at Exhibitions	Optional	Sum Insured Any One Event	77

SECTION 10 – Legal Expenses *Only applicable if this section is shown as operative in the schedule*

Refer to separate policy summary

SECTION 11 – Contractors All Risks Single Contract *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard / Optional	Limit	Page Ref
Replacement value on Contract Works being building works completed under contract and materials to be incorporated in the Works	As standard	Sum insured	103
Market value on plant and equipment the property of the contractor and used for the Contract Works	Optional	Sum insured	103
Hired in Plant used for the Contract Works including a) liability of the contractor under hire agreement to make good damage to plant b) costs of continuing hire charges following insured damage or breakdown	Optional	Sum insured £250 per day up to 90 days, but excluding the first 48 hours	105
Employees Tools	As standard	£500 per person	105
All Risks cover subject to certain exclusions	As standard	Sum insured	103
Debris removal costs, architects, surveyors and legal fees and allowance for costs of complying with Public Authority requirements	As standard	Sum insured	103
If original contract value increases the sum insured on contract works is automatically increased	As standard	Maximum uplift of 20%	104
Indemnity to Principal	As standard	Sum insured	104
Recovery of immobilised / immovable plant which is insured by this Policy	As standard	N/A	104
Materials provided to the Contractor for inclusion in the Contract Works	As standard	Sum insured	104
Transit cover for materials and plant	As standard	Sum insured	104
Offsite storage of contract materials	As standard	£1,000 non-ferrous metals; £100,000 All other materials	104
Expediting costs (overtime etc.) covered following insured damage	As standard	Sum insured	105
Redrawing of plans following insured damage	As standard	£25,000	104

SECTION 12 – Computers *Only applicable if this section is shown as operative in the schedule*

Cover Offered	As Standard / Optional	Limit	Page Ref
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Part A Computer & ancillary Equipment excluding equipment controlling a manufacturing process in Your control and kept at Your Premises	As Standard	Sum insured	108
"All Risks" cover subject to certain exclusions	As Standard	Sum insured	108
Cover on replacement value basis	As Standard	Sum Insured	108
Cover for Own Plant available on a specified item or Total Sum Insured basis	As Standard	Sum Insured	108
Breakdown covered where a maintenance agreement providing free repairs and adjustment of mechanical moveable parts is in place	As Standard	Sum Insured	108
Part B Reinstatement of Data in respect of proprietary software and back up records following loss, distortion, corruption or erasure of programs	As Standard	Sum Insured	108
Parts A & B extended to cover Transit risk anywhere in the World	As Standard	10% of Sum Insured under Part A or £100,000 whichever is less or £5,000 in respect of theft from unattended vehicles	109
Temporary repair costs	As Standard	10% of cost of normal repair or £50,000 whichever is less	109
Repair cost investigation expenses	As Standard	Sum Insured	109
Debris removal costs	As Standard	£50,000 or 10% of Sum Insured under Part A	109
Automatic cover for newly acquired equipment	As Standard	£250,000 or 10% of Sum Insured under Part A whichever is the lesser	109
Cost of modifying equipment and records to achieve compatibility with replacement items following an insured loss	As Standard	50% of Sum Insured under Part B or £50,000 whichever is less	110
Cost of rewriting research and development following loss destruction or damage provided Part B is insured	As Standard	Sum Insured under Part B or £5,000 whichever is less	110
Part C Increase in Cost of Working costs incurred following interruption to the computer operations of Your Business	As Standard	Sum Insured	111
Additional rental costs following loss covered under Part A	As Standard	£15,000	111
Misuse of computer equipment	As standard	£100,000	112

SECTION 13 – Environmental Liabilities *Only applicable if this section is shown as operative in the schedule*

Heading	Detail
Claims Handlers	Appointed Loss Adjustor. The 24-hour hotline for the Appointed Loss Adjustor is 020 7933 7334
Limit of Indemnity	£1,000,000 as standard; option to increase to £2,000,000 if requested
Excesses	£5,000 Fly Tipping (defined as Illegal Waste) £500 All other claims
Permitted Activities	As per definition of Agriculture below

SECTION 13 – Environmental Liabilities *Only applicable if this section is shown as operative in the schedule*

Retroactive Date	The date specified in the Schedule for Section 14 or, if no date is specified in that Schedule, the inception date of the earliest policy under which You have purchased 1) this section of the Policy , or coverage that provides materially the same cover as that provided under this section of the Policy and You have provided satisfactory evidence to show Us that it is materially the same
Type of Policy	Claims Made and Reported (Pollution Condition or Natural Resource Damage commencing on or after Policy inception, the Claim occurs during the Period of Insurance and is reported during the Period of Insurance or within 30 days of the expiry date of the Policy). Measures that result in Emergency Costs must be reported as soon as possible.
Key Definitions	
Above Ground Storage Tanks	Stationary container or vessel including piping less than 10% beneath the surface capacity of 5,000 litres or more
Agriculture	Dairy farming Production of consumable produce Land as grazing meadow / pasture land / osier land / woodland / market gardens / nursery Agricultural Contracting Your business shown on the schedule, but not listed excluded activities
Premises	Premises means any premises within Great Britain owned, used or occupied by the Insured , provided that the premises are used for Agriculture
Natural Resource Damage	Physical injury to, including the destruction of, protected species and natural habitats, water and land as specified in the Environmental Liability Directive .
Pollution Condition	The discharge, dispersal, release, seepage, migration, or escape of Pollutants into or upon land, or structures thereupon, the atmosphere, or any watercourse or body of water including groundwater.
Cover	Loss and Cleanup Costs that the Insured is legally liable to pay resulting from 1) a Pollution Condition or Natural Resource Damage a) in, on, at, under, or emanating from a Premises arising in connection with Agriculture carried out by the Insured at a Premises , b) arising out of any Agricultural Contracting , or c) arising during Transportation , and 2) Environmental Legal Expense connected with any such Loss or Cleanup Costs , provided that: i) the Pollution Condition or Natural Resource Damage commences on or after the Retroactive Date and results in a Claim ; ii) the Claim is first made against the Insured during the Period of Insurance ; and the Insured notifies the Insurer of the Claim in writing during the Period of Insurance or within thirty (30) days of the expiry date of the Policy . Plus Emergency Costs resulting from a Pollution Condition or Natural Resource Damage as specified in Section A.1) a) to c) above provided the Insured notify the Insurer as soon as possible of the emergency measures carried out by the Insured that give rise to such Emergency Costs

SECTION 13 – Environmental Liabilities *Only applicable if this section is shown as operative in the schedule*

Exclusions	
<p>Please note that other exclusions may be applicable</p> <p>Please see wording for full details</p>	<p>Above Ground Storage Tank(s) excludes all tanks not in full compliance with any and all applicable legislation concerning the storage of agricultural fuel oil, silage and/or slurry regarding its design, construction or location and all tanks constructed prior to 1991. In relation to tanks storing fuel or hazardous chemicals, excludes those tanks not within secondary containment &/or which has a capacity in excess of 15,000 litres</p> <p>Capital Improvements Costs Contractual Liability Employer's Liability</p> <p>Excluded Activities - any of the following carried out by You or Your tenant: waste disposal contractors, 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 Fines / Penalties Genetically Modified Organism Intentional Non-Compliance Lead Based Paint, Lead Pipes and Asbestos in Buildings, Fixtures and Structures Material Change in Use or Operations</p> <p>New Pollution Conditions or Natural Resource Damage at Divested Property: excludes incidents after property has been sold etc. Owned property Prior condition(s) Products Liability Sheep Dips where Synthetic Pyrethroids, Cypermethrin and/or Organophosphates has been used or is being used</p> <p>Slurry Lagoons: excludes claims arising from or related to slurry lagoons at the property which does not fully comply with legislation. Underground storage tanks not known to the Insured prior to the Retroactive Date of the Policy</p>
Conditions	
<p>Please note that other conditions may be applicable</p> <p>Please see wording for full details</p>	<p>Notification Period: wording states that if the Insured is in receipt of multiple claims from a single event prior to expiry date of cover the later claim is deemed to have been submitted at the time of the first claim subject to the later claim being made within 5 years of the 1st claim provided a claim would not have been paid under any subsequent period of insurance.</p> <p>Other Insurance: wording states that if there is other insurance that would be applicable to clean up costs &/or emergency costs, this cover then acts as if it was an excess layer.</p>

Policy Excesses – Note that You have the option of increasing the level of excess applicable in order to reduce the premium You pay. We reserve the right to impose increased excesses for individual policies where the risk posed to Us is unusually high or as a consequence of previous claims or losses.

Section 1 - Private House Buildings Contents and All Risks Subsidence landslip & ground Heave Clean up costs Escape of Water Loss destruction or damage to any fixed domestic water or heating installation caused by its own forcible and violent bursting All other losses	£1,500 £250 £500 £500 £300
Section 2 - Material Damage Fire, lightning, explosion, aircraft, riot civil commotion strikers locked out workers or persons taking part in labour disturbances or malicious persons, Impact (by Your own vehicle or animal only), Escape of water fuel or liquid fertiliser from any tank apparatus or pipe, Accidental Damage Storm or Flood Fatal Injury to Livestock whilst Straying or in Transit Theft or attempted theft Subsidence landslip & ground heave Clean up costs	£450 £750 per location £250 £450 £1,500 £250
Section 5 - Public and Products Liability for Third Party Property Damage only	£250 (Higher excesses may apply for Business activities other than farming on Your Premises)
Section 7 – Selected All Risks Theft from an unattended motor vehicle All other losses	£300 £250
Section 9 – Goods in Transit	£250
Section 11 – Contractors All Risks Single Contract Theft or malicious damage Employees tools All other losses	£750 £50 £500
Section 12 – Computer Insurance Loss destruction or damage resulting from Breakdown where no maintenance agreement is in force Loss destruction or damage resulting from failure in electricity supply Loss destruction or damage resulting from failure of telecommunications equipment Parts A & B only	24 Hours 30 Minutes 4 Hours £250

Significant Exclusions or Limitations	Applies to
Special terms apply to unoccupied private houses or unoccupied / empty commercial buildings used for non-agricultural purposes – You must advise Us without any undue delay when any Premises becomes unoccupied	Sections 1 & 2
If You have a high sum insured for contents / stock items or are located in a high theft risk area and have elected to include Theft additional security conditions may be imposed on Your Policy	Endorsement to sections 1,2,3,6 & 7
War Risks Exclusion	All Covers except sections 4 and 12
Nuclear Risks Exclusion	All covers except sections 4 & 12
Pressure Waves – We do not cover loss destruction or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds	All Covers
Diminution of Value	All Covers
Electronic Risks Exclusion	All covers
Terrorism	All sections
Bursting of non-domestic steam boilers	Sections 2,3 & 7
Gradually operating causes	Sections 1,2,3,7,9,11 & 13
Mechanical or electrical breakdown of machinery	Sections 1,2,3,7,9 & 11
Fines and penalties imposed	Sections 4,5 & 10
Liability assumed by agreement	Section 5
Liability for which compulsory motor insurance is required	Sections 4 & 5
Loss destruction or damage to property in Your custody / cost of remedying defects in Products Supplied	Section 5
Products knowingly exported into USA and Canada	Section 5
Punitive / exemplary / aggravated / additional / compensatory damages awarded in USA and Canada	Section 5
Liability in respect of any Business activity which constitutes the operation of a Riding Establishment as per the Riding Establishment Acts 1964 and 1970	Section 5
Liability in respect of Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place	Section 5

Significant Exclusions or Limitations	Applies to
Clean up costs in respect of Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place	Sections 1 & 2
Reasonable precautions conditions apply	All covers
Theft from unattended motor vehicles unless all points of access are locked	Sections 1 & 9
The maximum sum insured in respect of Livestock is restricted to £5,000 per Working Dog or £10,000 any other animal unless specified on Your Schedule	Sections 2
Accidental Damage cover in respect of Private Houses that are let unless We have agreed otherwise	Section 1
If You have open fires in Thatched properties You must ensure that they are swept once every 12 months	Section 1
Loss destruction or damage to Guns unless You keep them in a locked cabinet or gun safe whilst not in use	Section 1
Damage unless forcible and / or violent entry has been made if any part of the Home is lent or let	Section 1
Theft of unattended pedal cycles whilst outside the boundary of the Home unless secured by a suitable locking device to a permanent structure	Section 1
Tents, groundsheets and other equipment used solely for camping unless We agree otherwise	Section 1
Cover may be restricted or terms imposed for Buildings where structural works are being carried out or Your Building(s) are not weathertight and secure	Sections 1 & 2
Storm Flood and Escape of Water or Oil claims are excluded in respect of contents and stock in the open	Section 2, 3 & 7
Hailstorm Damage to crops for five days following Your request for cover to be incepted	Section 2
Loss of metered water from irrigation pipes	Sections 1,2 & 3
Worrying of Livestock by Your own dog	Sections 2 & 3
Fatal Injury to Livestock whilst situated on Your Premises unless We have agreed otherwise	Sections 2 & 3
Injury to horses whilst hunting	Sections 2 & 3
Aviation or Marine liability (although limited cover may be available for small craft)	Sections 1 & 5
Overseas domiciled operations	Section 4
Workers compensation in respect of healthcare, social security or similar funding	Section 4
Employment Practices Liability	Section 4
Hazardous Work exclusion, referring to demolition and civil engineering trades	Section 4
Groundworks exclusion (not including ditching/drainage for agricultural purposes)	Section 4
Injury or loss destruction or damage to property caused by or in connection with the sale / supply of fertiliser or animal feed	Section 5
Hazardous Work exclusion, referring to demolition and civil engineering trades	Section 5
Cyber and data exclusion	Section 5
Communicable Disease exclusion	Section 5
Exclusion of Significant Railway undertakings (not referring to fencing or tree pruning etc adjacent to railways)	Section 5
Money in transit limited to £3,000 per person & £6,000 in aggregate unless We agree otherwise	Section 6
Storm or flood cover in respect of gates fences & hedges	Sections 1 & 2
SARS exclusion	Section 8
Property Carried for hire or reward	Section 9
Speculative building cover ceases when the property is sold or let or 3 months after substantial completion of the Works; if work stops for a period of 3 months cover ceases at the end of this period	Section 11
All plant and Temporary Buildings must be at Your Premises or in a securely locked compound or store when not on site	Section 11
Motor vehicles where motor insurance is legally required	All covers
Loss destruction or damage to existing buildings	Section 11
Work in, under, over, adjoining water	Section 11
Work on bridges, viaducts, subways, tunnels, motorways, dams, nuclear installations or where excavations will exceed 5 Metres	Sections 5 & 11
Loss as a result of defective design, material or workmanship	All covers
Loss, destruction or damage after a Certificate of Completion has been issued	Section 11

Penalties under Contract	Section 11
Disappearances and shortages (except for cover available for livestock)	All covers
Loss or damage caused by wilful act or neglect	All covers
Terrorism except in respect of private house(s) or contents insured in the name of an individual. Damage cost or expense caused by nuclear chemical or biological contamination resulting directly or indirectly from Terrorism is excluded in respect of private houses insured in the name of an individual	All covers
Except for goods in transit losses resulting from fire, lightning, explosion, aircraft or other aerial devices, riot, civil commotion, strikers, locked out workers, malicious persons, theft, earthquake, storm, flood, escape of water and impact	Section 12
Loss, destruction or damage costs recoverable under a maintenance agreement	Section 12
Loss, destruction or damage to equipment hired, sold, being worked upon or transported by You	Section 12
Penalties for delay/lack of performance	Section 12
Losses to safety and protective devices due to their functioning	Section 12
Under Part C deliberate supply/service withdrawal/use by You of unapproved telecommunications equipment	Section 12

Significant Exclusions or Limitations	Applies to
The cost of removing, nullifying or cleaning up seeping polluting or contaminating substances from tanks on Your property following a sudden and identifiable incident if the tank constructed before 1991 or are not banded in accordance with OFST100	Sections 1 & 2
Any legal liability arising out of Asbestos	Section 5

Cancellation

- 1) **You** may cancel **Your** Policy
 - a) during a period of 14 days either from the day of purchase or renewal of the policy or the day on which **You** receive **Your** policy or renewal documentation, whichever is the later.
 - b) if at any time **You** sell the **Business** or sell all of the property insured shown in the schedule, or **You** cease trading

If **You** cancel the Policy **We** will return part of the premium proportionate to the unexpired **Period of Insurance** provided that no claims have been paid or are outstanding during the current **Period of Insurance**

- 2) other than when Policy Condition 9 Fraud applies, **We** may cancel **Your** Policy
 - a) by sending **You** 30 days written notice to **Your** last known address
We will return part of the premium paid proportionate to the unexpired **Period of Insurance** provided that
 - i) no claims have been paid or are outstanding or incidents reported that could give rise to a claim during the current **Period of Insurance**
 - ii) **We** have not identified a breach of any Policy Condition
 - b) immediately if the premium has not been paid or there has been a default under an instalment or linked credit agreement

If this Policy or the Employers Liability Section is cancelled any certificates of Employers Liability Insurance are cancelled from the same date. Any copies should not be displayed at **Your Premises**

Sanctions Condition

This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of **Your** Policy that **We** will not provide cover, or pay any claim or provide any benefit under **Your** Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory

Claims

To make a claim please contact **Your** insurance broker or adviser immediately or call 0330 123 0288 (other than Section 10 and Section 13) and ask for the claims team.

To make a claim under Section 10 Legal Expenses, please phone **us** on **0344 893 6917**

To make a claim under Section 13, please contact the **Appointed Loss Adjustor** immediately at 020 7933 7334 or contact your insurance broker or advisor immediately.

You must give **Us** any information or help that **We** may reasonably ask for. **You** must not settle, reject, negotiate or agree to pay any claim without **Our** written permission. Full details of how to claim are included in the Policy document.

Making Yourself Heard

If **You** have cause for complaint it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens **We** want to hear about it so **We** can try to put things right.

Who to contact?

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are

- to be sure **You** are talking to the right person and
- that **You** are giving them the right information.

When You contact Us

- Please give **Us Your** name and a contact telephone number.
- Please quote **Your** Policy and/or claim number and the type of Policy **You** hold.
- Please explain clearly and concisely the reason for **Your** complaint so **We** begin by establishing **Your** first point of contact.

If **You** wish to provide written details the following checklist has been prepared for **You** to use when drafting **Your** letter.

- Head **Your** letter 'COMPLAINT'.

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Registered Address: 2 Minster Court, Mincing Lane, London, EC3R 7PD.
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- Give **Your** full name postcode and contact telephone number(s).
- Quote the type of Policy and **Your** Policy and /or claim number.
- Advise the name of **Your** insurance agent/firm (if applicable).
- Explain clearly and concisely the reason(s) for **Your** complaint.
- The letter should be sent to the person dealing with **Your** complaint (if known) or Team detailed below along with any other material required.

Step One – Initiating Your Complaint

If **Your** complaint relates to the sale of **Your** Policy please contact the insurance broker or adviser who sold **You** **Your** Policy.

If **Your** complaint relates to the administration of **Your** Policy or a claim, excluding Section 10 – Legal Expenses, please contact:

Complaints Department
BIBU
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE

Telephone: 0344 346 0251
Email: uw@bibinsurance.co.uk
Website: www.geounderwriting.com

Step Two – What to Do If You Are Still Not Satisfied

If **you** are still unhappy after **our** review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:
0800 0234567 (for landline users)
0300 1239123 (for mobile users)

E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

If **Your** complaint relates to any aspect of Section 10 – Legal Expenses, please contact Customer Relations Department at DAS Head and Registered Office address:

DAS Legal Expenses Insurance Company Limited
DAS Parc
Greenway Court
Bedwas
Caerphilly
CF83 8DW

Telephone: 0344 893 9013
Email: customerrelations@das.co.uk
Details of DAS's internal complaint-handling procedures are available on request.

What to Do If You Are Still Not Satisfied

If **you** are still not satisfied, **You** can contact the Insurance Division of the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 (free from mobile phones and landline)
0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

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Website: www.financial-ombudsman.org.uk

You complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service.
You can contact the Legal Ombudsman Service at:

PO Box 6806
Wolverhampton
WV1 9WJ

Telephone: 0300 555 0333

Email: enquiries@legalombudsman.org.uk

Website: www.legalombudsman.org.uk

Using these services does not affect **your** right to take legal action

Financial Services Compensation Scheme (FSCS)

BIBU and the insurers of this Policy are covered by the Financial Services Compensation Scheme (FSCS)

If **We** are unable to meet **Our** 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

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