RURAL
INSURANCE

Rural Insurance
Farm Motor

Policy Summary

Rural Insurance agricultural and rural insurance specialists

Tel: 01423 876 000
Fax: 01423 876 001
Email: enquiries@ruralinsurance.co.uk
ruralinsurance.co.uk

Farm Motor Policy Summary

RURAL INSURANCE

Farm Motor Policy Summary
This is a summary of the Policy and does not contain the full terms and conditions of cover, which can be found in the Policy wording. It is important that you read the Policy wording carefully when you receive it.

Name of the insurance undertaking
The Policy is underwritten by Rural Insurance Group Limited on behalf of the following Insurer:
Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, S053 3YA. *With effect from1st October 2013 the registered address of Ageas Insurance Limited is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.*

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Type of insurance and cover
The Rural Farm Motor Policy protects your private cars, commercial and agricultural vehicles, comprising *Comprehensive, Third Party Fire and Theft or Third Party cover,* as selected by you when requesting the quote and itemised in your Policy schedule, for a period of 12 months.

COVER	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY
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	✔	✔	✔
Own damage (excluding glass) and fire & theft claims	✔	✔ **Fire & Theft only**	✘
Personal Injury: Benefits for you and/your spouse/domestic partner for death or loss of limbs/sight	**£5,000 each person**	✘	✘
Medical expenses for anyone injured in your car	**Up to £250 each person**	✘	✘
Personal effects cover for personal belongings which are in or on your car	**Up to £250 + up to £250 for a pushchair / wheelchair**	✘	✘
New private car and commercial vehicle replacement	✔	✔ **Fire & Theft only**	✘
Driving abroad: Automatic up to 3 months cover per trip in E.U. countries	✔	✔	✔
Glass breakage	✔	✔ **Fire & Theft only**	✘
Replacement locks	✔	✔ **Fire & Theft only**	✘

Significant and unusual exclusions or limitations

The Policy excludes some situations. Please refer to the Policy wording for full details but the most significant or unusual exclusions are outlined below. Your Policy excludes or limits the following:

- The first part of any claim - this is known as the "excess" (Section 1 of the Policy). These are detailed below.

Standard Excess In respect of Private Car, Commercial Vehicles	**£100**	
Standard Excess In respect of Agricultural Vehicles	**£50**	
Additional Young Driver Excesses for accidental damage claims: **↔ Aged 20 or under** **↔ Aged 21 to 24**	 **£250** **£200**	
Windscreen Excess	**£100**	Reduced to £50 if using Auto Windscreens or Autoglass on cars and commercial vehicles

- Loss or damage arising from theft while the ignition keys of your vehicle have been left in or on your car. (See Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages. (See Section 1)
- Loss of value following a repair. (See Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority. (See Section 1)
- The maximum amount that will be paid out for damage to third party property will be £20,000,000 (private cars), £5,000,000 (commercial vehicle and agricultural vehicles) (See Section 10)
- In respect of an act of terrorism the maximum amount we will pay for damage to property will be limited to £5,000,000. (See Section 10)

Duration of Policy

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

How to Claim

What to do if you have a road traffic collision:

1. Give your own name and address and details of your insurer and policy number to any other parties involved.
2. Obtain the names, addresses, insurance details and vehicle licence plate numbers of any other drivers and vehicles involved.
3. Obtain the names and addresses of all witnesses, injured persons and occupants of the other vehicles
4. If anybody sustains bodily injury the incident must be reported to the police.
5. Do not admit to any liability or fault or make any offer or promise about a claim unless you have our written permission
6. Do not sign any statement or reports about the incident except to the police or your insurance broker
7. Immediately report the matter to your insurance broker, details of which can be found on the policy schedule or alternatively you can report your claim directly to Agrical Limited our appointed Chartered Loss Adjusters by: Telephone 01423 879027 Fax 01423 878838 Email ruralinsurance@agrical.com. We also ask that you mention any documents or letters you receive in connection with the incident, to your contact.

What to do if you need to make a claim:

1. Telephone your insurance broker, details of which can be found on the policy schedule or alternatively you can report your claim directly to Agrical Limited our appointed Chartered Loss Adjusters by: Telephone 01423 879027 Fax 01423 878838 Email ruralinsurance@agrical.com. They will check your level of cover and advise you as to what will happen next.
2. If the damage to the vehicle is covered under the policy, two estimates should be obtained for repairs.
3. If the glass in the windscreen, windows or sunroof of the vehicle is damaged please contact either of our nominated repairers Auto Windscreens or Autoglass who will arrange to repair the glass for you. Auto windscreens can be contacted by: Telephone: 0800 999 5000 or at: www.autowindscreens.co.uk Autoglass can be contacted by: Telephone: 01663 308535 or 0844 875 2490.
4. Full details on our claims procedures are available from the Rural Insurance Group website at www.ruralinsurance.co.uk.

The Regulator

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by calling the FCA on 0800 111 6768.

Complaints Procedure

It is always **Our** intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact the intermediary who arranged the **Policy** on **Your** behalf.
If **Your** complaint about the sale of **Your Policy** cannot be resolved by the end of the next working day, **Your** intermediary will pass it to:

Customer Relations Department
Rural Insurance Group Limited
c/o UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0845 218 2685
Email: customerrelations@ruralinsurance.co.uk

CLAIMS

Please contact **Your** claims handler. **You** will find the claims handler's name, phone number or email address on any letters they have sent **You**.
In all correspondence please state that **Your** insurance is provided by Rural Insurance Group Limited and quote the details of **Your Policy**, the name of the **Insured**, **Policy** Number and departmental references.

If **Your** complaint about **Your** claim cannot be resolved by the end of the next working day, **Your** claims handler will pass it to:

Customer Relations Department
Rural Insurance Group Limited
c/o UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0845 218 2685
Email: customerrelations@ruralinsurance.co.uk

If you cannot settle your complaint with the Insurer, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information is available at www.financial-ombudsman.org.uk

The Financial Ombudsman Service (FOS) is an independent organisation that decides on complaints about general insurance products. They will only consider complaints after we have given you written confirmation that you have been through the Rural Insurance Group Limited's Complaints Procedure and that your business has a Turnover of less than EUR 2 million and fewer than 10 employees. You can contact the Ombudsman at:

Insurance Division,
Financial Ombudsman Service,
South Quay Plaza,
183, Marsh Wall
London, E1 4SR
Phone 0845 080 1800 Fax 0207 964 1001

Compensation Arrangements

Rural Insurance Group Limited and Ageas Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Rural Insurance Group Limited cannot meet its own insurance obligations. This depends on the type of business and the circumstances of the claim. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim. Further information about Compensation Scheme arrangements is available from the FSCS at: www.fscs.org.uk or you may write to the Financial Services Compensation Scheme, Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Their telephone number is 0207 8927300.

Important Details about Rural Insurance Group Limited

Rural Insurance Group is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 308358.

This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by calling the FCA on 0800 111 6768. Rural Insurance Group Limited is licensed by the Office of Fair Trading under the Consumer Credit Act 1974. Its licence number is 585539

Motor Insurance Database

Your Policy details will be added to the Motor Insurance Database (MID) run by the Motor Insurers' Bureau. This may be consulted by:

a) the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance Policy and/or for preventing and detecting crime.
b) other UK insurers and the Motor Insurers' Bureau may search the MID to ascertain relevant Policy information if you have been involved in an accident in the UK or abroad.
c) the DVLA and DVLNI for the purposes of Electronic Vehicle licensing.
d) persons pursuing a claim in respect of a motor traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID

You should show this notice to anyone insured to drive the vehicle(s) under this Policy.

You can find out more about the Motor Insurance Database and its use by contacting the Motor Insurers' Bureau at www.mib.org.uk

Rural Insurance Group Limited
Registered in England and Wales. Registered No. 2207611
Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ
Rural Insurance Group Limited is authorised and regulated by the Financial Conduct Authority.

Authorised and regulated by the Financial Conduct Authority

Rural Insurance agricultural and rural insurance specialists

The Lenz
Hornbeam Park
Harrogate
HG2 8RE