

# ESTATES SELECT INSURANCE: WHAT YOU SHOULD KNOW



Comprehensive cover for your part  
of the countryside



**NFU Mutual**  
BUSINESS INSURANCE



## WELCOME TO ESTATES SELECT INSURANCE FROM NFU MUTUAL

You should read your policy documents carefully, to make sure the policy meets your needs and that you understand any limitations.

This document provides a summary of our estate insurance's main features including key exclusions and obligations. It's not personalised to your individual needs in any way and does not form part of your contract with us.

To help you make the right decision for your estate, we've highlighted what we think is important. However, your cover will depend on your circumstances and choices. Full details of your chosen cover will be provided in your policy documentation.

We recommend you keep this brochure with your policy documents for future reference.

### OUR ESTATES SELECT POLICY

Whether your estate houses a collection of fine art, opens its doors to the public or has a working farm with rental properties, it faces risks, such as damage by fire, storm or flood, loss of income due to business interruption, and liability for injury to the public or employees. Your NFU Mutual agent will help you identify and manage these challenges.

With our Estates Select policy, you have the flexibility to choose cover that meets your business needs now and in the future.

### WE CAN COVER YOU FOR

1. Property
2. Money and Malicious Attack
3. Goods in Transit
4. Contractors' All Risks
5. Terrorism
6. Engineering Insurance and Inspections
7. Business Interruption
8. Employers' Liability
9. Public and Product Liability
10. Environmental Liability
11. Commercial Legal Expenses
12. Livestock
13. Group Personal Accident

You can also choose what you want to insure against, including fire, lightning, flood, storm damage, escape of water, subsidence, theft, terrorism, breakage of fixed glass and accidental damage, straying and worrying (this is not an exhaustive list).

### UNDERINSURANCE

Underinsurance occurs when you don't have the right level of insurance to meet the needs of your business. If it's wrong, it could impact the amount you're paid if you make a claim. You should regularly assess how much insurance you need, to take account of acquisitions or alterations. For example, changes to machinery and equipment or stock levels. If you're not sure, ask your agent.



# MONEY AND MALICIOUS ATTACK

Your money is protected against loss or theft at your premises and whilst you take it to the bank. If you or your employees aged 16 to 70 are assaulted whilst working, it will provide a range of lump sums and weekly benefits for death or disability.

WHAT IS COVERED	WHAT IS NOT COVERED
<ul style="list-style-type: none"> <li>Loss or theft of money on your premises during business hours, and while being taken to the bank or theft from a safe on your premises overnight, up to £5,000</li> <li>Damage resulting from theft or attempted theft to safes, tills or any items used for carrying money</li> <li>If you or any employee aged between 16 and 70 years dies or is disabled due to an assault during a theft or attempted theft while working, we will provide these cash benefits as standard:               <ul style="list-style-type: none"> <li>£10,000 for death, loss of limbs, sight, speech or hearing, or permanent total disability</li> <li>£100 per week temporary total disability</li> <li>£50 per week temporary partial disability.</li> </ul> </li> </ul> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>Cheques, up to £250,000</li> <li>Unauthorised use of any credit, cheque, bank or cash card, up to £10,000</li> <li>Loss of personal possessions or money, up to £100 for personal money (£500 in total)</li> <li>Professional counselling after an attack, up to £1,000 per person (£5,000 in total).</li> </ul>	<ul style="list-style-type: none"> <li>Money taken from an unattended vehicle</li> <li>Losses arising from:               <ul style="list-style-type: none"> <li>dishonest employee</li> <li>clerical or accounting errors</li> </ul> </li> <li>Forgery or fraudulent use of a computer or electronic transfer</li> <li>Pre-existing health conditions.</li> </ul>

## YOUR OBLIGATIONS

- Meet any security requirements and remove keys from the premises when closed or left unattended
- Keep a complete record of your money, in a secure place separate from the money
- Make sure that when money is in transit and exceeds:
  - £5,000, it is accompanied by at least 2 adults
  - £7,500, it is accompanied by at least 3 adults
  - £10,000, it is transported by a professional security firm or cash-carrying company.

# GOODS IN TRANSIT

This protects your goods, other than livestock, while they're in transit in your vehicles or a replacement vehicle.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss or damage to your property, while it's in transit.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>No charge for the first £1,500 of property insured under this section</li> <li>Additional costs to remove debris after an accident</li> <li>Sheets and ropes, up to £10,000</li> <li>Drivers' personal effects (other than money), up to £500.</li> </ul> <p><b>OPTIONAL EXTENSIONS</b></p> <ul style="list-style-type: none"> <li>Containers you own or lease, up to £10,000 for each container</li> <li>Deterioration of property due to the breakdown or malfunction of refrigeration or cooling machinery.</li> </ul>	<ul style="list-style-type: none"> <li>Theft from an unattended vehicle, unless locked, keys removed and there is forcible entry</li> <li>Electrical or mechanical breakdown</li> <li>Clerical errors or omissions, or delivery to the wrong consignee</li> <li>Inadequate packing or protection from weather conditions, contamination or wear and tear</li> <li>Transportation of more than 2,000 shotgun cartridges or bullets.</li> </ul> <p>• Containers not adequately secured to the vehicle.</p>

## YOUR OBLIGATIONS

- If you're using a replacement vehicle to transport your property, you must give us its details as soon as possible
- If you are carrying property attractive to thieves such as jewellery, you must comply with any additional security measures we may require.





# CONTRACTORS' ALL RISKS

If you're working on construction projects, this cover protects your contract works, materials or plant against the unexpected, so any disruption to your plans is kept to a minimum.

WHAT IS COVERED	WHAT IS NOT COVERED
<ul style="list-style-type: none"> <li>• Damage to contract works and materials while you're at or travelling to or from the contract site</li> <li>• Machinery and plant your own or hire.</li> </ul> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>• Professional fees incurred in repairing or reinstating contract works</li> <li>• Continuing hire charges where hired-in plant is damaged, up to £25,000</li> <li>• Employees' tools, up to £500 for any employee</li> <li>• Private developments you've built, for up to 180 days after completion</li> <li>• Recovering immobilised plant, up to £25,000</li> <li>• Breakdown of hired machinery and plant, that you cause, up to £25,000</li> <li>• Reproducing plans, drawings and specifications, up to £25,000.</li> </ul>	<ul style="list-style-type: none"> <li>• Damage to contract works with a certificate of completion</li> <li>• Damage to existing structures</li> <li>• Penalties under any contract for delay, lack of performance or loss of contract</li> <li>• Wear, tear and gradual deterioration, and faulty or defective workmanship</li> <li>• Tower cranes and licensed vehicles</li> <li>• Theft of portable tools from unsecured areas outside working hours and unattended vehicles.</li> </ul>

# TERRORISM

This protects your business against property damage and interruption caused by acts of terrorism in England, Scotland and Wales.

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>Property, Money and Malicious Attack, Contractors' All Risks, Goods in Transit and Livestock Herd</b></p> <p>Damage resulting from terrorism.</p> <p><b>Business Interruption</b></p> <p>Loss of income and additional cost of working due to damage caused by terrorism.</p>	<ul style="list-style-type: none"> <li>• Riot, civil commotion or war</li> <li>• Cyber attack including hacking, phishing and denial of service.</li> </ul>

# ENGINEERING

We offer a range of engineering cover to suit the needs of your business:

1. Accidental damage or breakdown of machinery and plant.
2. Inspections of plant by our engineering partner Vulcan Inspection Services to help you manage business risk and comply with regulatory and health and safety obligations.
3. Deterioration of stock caused by damage to freezers or chiller units, or failure of the public power supply.

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>ENGINEERING INSURANCE</b></p> <p>Accidental damage or breakdown of machinery and plant.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>• Damage to property caused by explosion or collapse of pressure plant</li> <li>• Reasonable expenses to make temporary repairs or minimise interruption to your business, up to £10,000</li> <li>• Plant acquired by you during the year, up to £500,000 any one loss</li> <li>• Loss of contents from storage tanks, up to £25,000.</li> </ul>	<ul style="list-style-type: none"> <li>• Gradual deterioration</li> <li>• Damage caused by maintenance, repair, overhaul, modification or misuse</li> <li>• Cutters, bits, moulds, dies, heating elements, driving belts, chains or cables requiring periodic replacement, unless plant is damaged at the same time</li> <li>• Damage occurring during lifting or lowering operations, that don't comply with regulatory standards.</li> </ul>
<p><b>INSPECTIONS</b></p> <p>Plant and equipment inspections and certification to prevent injury or business interruption, and to meet your regulatory obligations.</p>	<ul style="list-style-type: none"> <li>• Damage to plant caused by its inability to withstand testing as part of the inspection.</li> </ul>
<p><b>DETERIORATION OF STOCK</b></p> <ul style="list-style-type: none"> <li>• Deterioration caused by temperature changes due to failure or damage of the refrigeration systems and accidental failure or emergency removal of public electricity, gas or water supplies</li> <li>• Contamination of goods by refrigerant or refrigerant fumes.</li> </ul> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>• Cleaning and decontamination of freezers and chilled cabinets, up to £25,000</li> <li>• Disposal of goods that have been condemned.</li> </ul>	<ul style="list-style-type: none"> <li>• Deterioration due to a deliberate act or neglect, faulty packaging or storage, or incorrect setting of thermostats</li> <li>• Goods in a refrigeration vehicle.</li> </ul>

## YOUR OBLIGATIONS

- Plant and equipment must be inspected in line with statutory regulations, serviced and maintained
- You must provide safe access to plant being inspected and ensure that it is prepared, clean and ready when the inspector arrives.

# BUSINESS INTERRUPTION

If you're unable to trade due to an unexpected event, such as damage to your property caused by fire or flood, this cover can help protect your business and your relationships with clients and suppliers.

You can choose to cover loss of gross profit or loss of income and you can choose an indemnity period up to 36 months. You'll need to think carefully about how long it might take you get back to normal. Factors can include:

- If you lose customers and they go elsewhere, how long will it take to win them back?
- How long would it take to repair or replace specialist machinery or plant?
- If your premises need repairing, how long would it take to get planning permission?

Getting up and running again is a balance of the sum insured and the right indemnity period.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Loss of income or gross profit due to damage to property you use at your premises with a 33% increase in your sum insured to support business growth.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>• Losses due to damage at the premises of your customers or suppliers, up to the sum insured in your schedule</li> <li>• Damage to agricultural vehicles and trailers used in connection with your business, up to £50,000</li> <li>• Accidental death or disablement of essential workers, which prevents them from working, up to £25,000</li> <li>• Damage to your property when you're exhibiting goods or services, or travelling to or from the venue, up to the sum insured (maximum £100,000)</li> <li>• Poisoning from food or drink supplied from your premises, up to the specific sum insured in your schedule</li> <li>• Damage to nearby property that hinders access to your premises</li> <li>• Damage at the premises of your utilities or telecommunications suppliers, up to 15% of the sum insured (maximum of £1 million)</li> <li>• Costs to employ suitable personnel to manage public relations for 3 months, following a claim for damage to your property, up to the sum insured (maximum £25,000).</li> </ul>	<ul style="list-style-type: none"> <li>• All losses if there hasn't been an insured property claim (it doesn't have to be with us)</li> <li>• Losses excluded under the Property section.</li> </ul>

## EMPLOYERS LIABILITY

This cover protects you and your business if you are held legally liable for injury or illness to employees due to their work. As an employer, you have a legal responsibility to buy employers' liability insurance.

We provide £10 million as standard, but higher limits are available.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>Your legal liability for damages and costs arising from an illness or injury to your employees as a result of their work.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>Worldwide cover for employees who are temporarily working abroad for up to 60 consecutive days</li> <li>Injury to any owner or working partner of the business caused by the negligence of another owner, working partner or employee</li> <li>Costs to defend proceedings against you under legislation relating to:               <ul style="list-style-type: none"> <li>corporate manslaughter</li> <li>health and safety</li> </ul> </li> <li>Injury arising from private work an employee does for you or any director</li> <li>Injury arising from farming or growing work undertaken for your neighbour without monetary reward.</li> </ul>	<ul style="list-style-type: none"> <li>Work involving asbestos, unless exposure is unintentional</li> <li>Injury arising from any vehicles requiring compulsory motor insurance</li> <li>Prospecting or extracting liquid or gaseous fuel, including fracking.</li> </ul>

## PUBLIC AND PRODUCT LIABILITY

This protects your estate if you or your employees are held responsible for accidental injury to clients, customers or the public, or for damage to their property. You are also covered for injuries or property damage caused by your products.

Our normal cover is £10 million, and you can choose higher limits to meet the specific needs of your business or clients.

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>PUBLIC LIABILITY</b></p> <p>Sums you're legally liable to pay as damages arising from accidental injury, damage to property, obstruction or wrongful detention.</p> <p><b>PRODUCT LIABILITY</b></p> <p>Sums you're legally liable to pay as damages arising from accidental injury or damage to property caused by your products.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>Costs to defend proceedings against you under legislation relating to:               <ul style="list-style-type: none"> <li>corporate manslaughter</li> <li>health and safety</li> <li>data protection, up to £500,000</li> <li>defective premises</li> <li>food safety and consumer protection.</li> </ul> </li> <li>Private work an employee does for you or any director.</li> </ul>	<ul style="list-style-type: none"> <li>Injury to any employees - this is specifically covered by Employers' Liability insurance, which is a legal requirement if you have employees</li> <li>Liability arising from any vehicles for which compulsory motor insurance is required</li> <li>Professional advice or services given for a fee</li> <li>Products exported to the USA or Canada</li> <li>Prospecting or extracting liquid or gaseous fuel, including fracking</li> <li>Liability arising from pollution, other than caused by a sudden and unexpected incident.</li> </ul>

### YOUR OBLIGATIONS

- If you're digging, boring or moving earth, before you start, you must take all reasonable steps to identify the location of underground pipes or cables
- If you're using equipment that involves the application of heat, you must take appropriate precautions.

# ENVIRONMENTAL LIABILITY

Businesses can cause environmental damage despite the best of intentions. For example, damage caused by a fire in your property, malfunctioning holding tanks or drains, or leakage of chemicals during transportation.

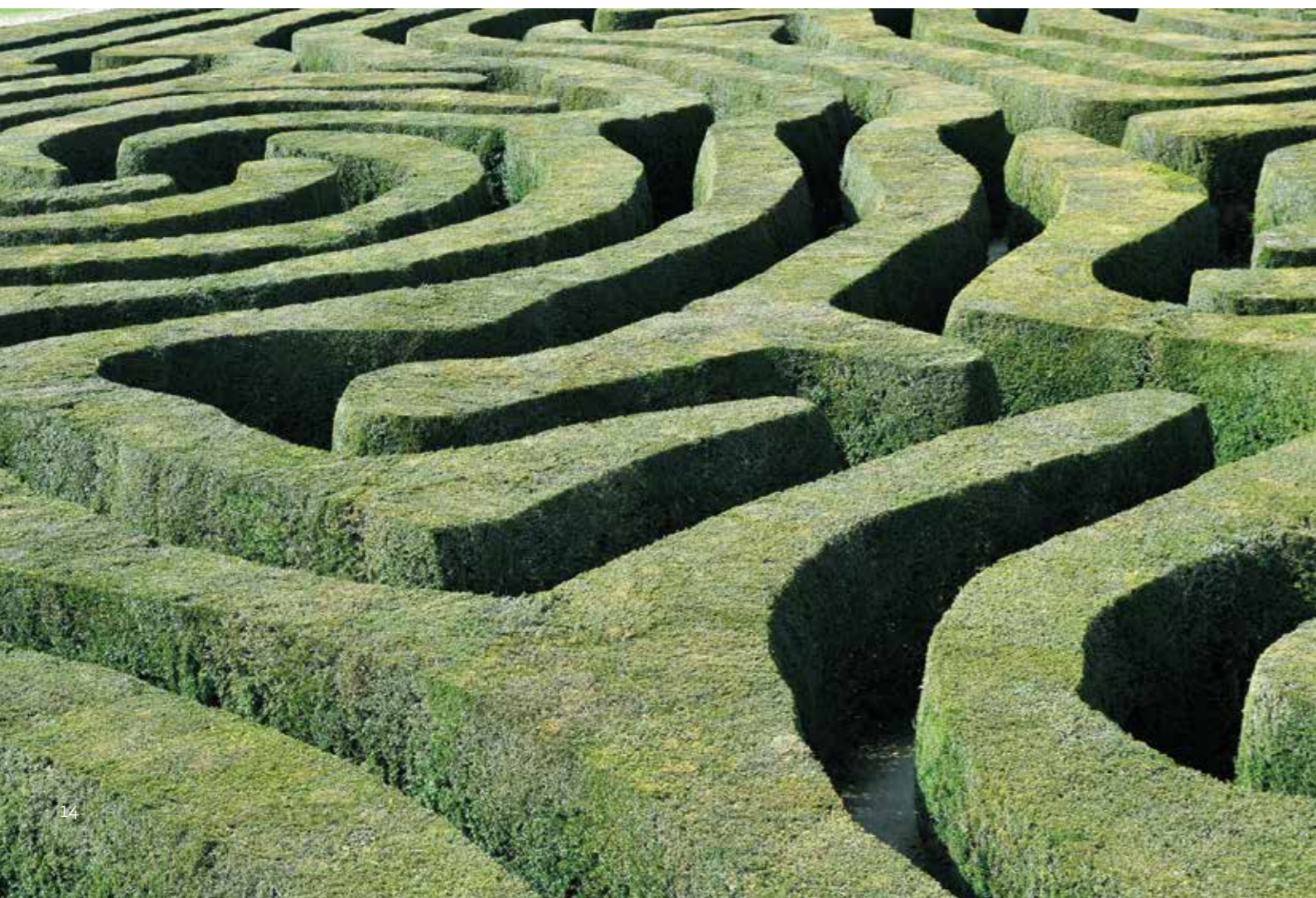
If your business is legally liable, the potential cost of putting right the damage is expensive and environmental issues need to be resolved quickly and sensitively to avoid reputational damage.

We include cover for environmental damage as standard, up to £2 million including costs.

WHAT IS COVERED	WHAT IS NOT COVERED
Your legal liability to pay compensation for pollution which results in injury or damage to property or the environment, including the cost of cleaning up your own premises.	<ul style="list-style-type: none"> <li>• Pollution from storage tanks partially or wholly underground</li> <li>• Prospecting or extracting liquid or gaseous fuel, including fracking.</li> </ul>

## YOUR OBLIGATIONS

- You must seek our agreement before incurring clean-up costs, unless there's a significant threat to health or the environment
- You must tell us of all your business activities as there are some activities which are not covered, such as waste disposal or treatment plants.



# COMMERCIAL LEGAL EXPENSES

Legal disputes can stretch the resources of any business. They can be complicated, costly and time consuming.

We can help protect your business and employees during legal disputes, providing a specialist lawyer to advise and support you, and cover against legal costs, up to £250,000.

You also have unlimited access to our legal advice helpline, an employee counselling service and a tax advice service, as well as an online employment manual providing up-to-date guidance on employment law.

We have partnered with DAS, the market leader in Legal Expenses insurance, to administer claims on our behalf.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>The cost of legal representation to defend your legal rights, and any agreed compensation awards.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>• Employment disputes and compensation</li> <li>• Property protection against civil disputes involving property damage, legal nuisance or trespass</li> <li>• Defending your legal rights if your normal business activities result in criminal proceedings against you, such as with Police, Health and Safety Executive, or Information Commissioner</li> <li>• Contract disputes relating to the supply of goods and services</li> <li>• Tax protection, including tax or VAT enquiries by HMRC</li> <li>• Debt recovery when your normal credit control procedures are exhausted</li> <li>• Statutory licence appeals where a business licence has been revoked or amended affecting your ability to trade</li> <li>• Modification to a public right of way by a surveying authority under the Wildlife and Countryside Act 1981</li> <li>• Recovering possession of premises you own or are responsible for, from an employee or ex-employee.</li> </ul>	<ul style="list-style-type: none"> <li>• Cases where there is no reasonable prospect of a successful outcome</li> <li>• Costs and legal action that haven't been agreed in advance</li> <li>• Disputes that began before the cover started</li> <li>• Court awards and fines</li> <li>• Intellectual property rights</li> <li>• Non-payment of rent by tenants.</li> </ul>



# LIVESTOCK

We offer a range of cover for your herd to suit the needs of your business, protecting you against:

1. specific causes you choose, up to £10,000 for individual animals as standard
2. transport and loading in a vehicle or trailer in the UK, Republic of Ireland, Isle of Man and Channel Islands
3. named diseases

Owners of high-value livestock, such as pedigree animals or breeding stock can take wider all risks cover for a range of events including accident, illness or theft.

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>LIVESTOCK HERD</b></p> <p>Death or slaughter on humane grounds of an insured animal due to insured events.</p>	<ul style="list-style-type: none"> <li>• Death or slaughter on humane grounds more than 30 days after the insured event.</li> </ul>
<p><b>LIVESTOCK INDIVIDUAL ANIMAL</b></p> <ul style="list-style-type: none"> <li>• Death or slaughter on humane grounds of an insured animal due to an accident, illness or disease</li> <li>• Loss of an insured animal if it's stolen or mysteriously disappears.</li> </ul>	<ul style="list-style-type: none"> <li>• An illness, disease or condition that appears during first the 14 days of this cover, unless you had continuous insurance for this previously</li> <li>• Loss of use - for example if an animal becomes infertile or incapable of service</li> <li>• The value of the carcass if you sell it, or any ova or semen extracted for artificial insemination</li> <li>• Slaughter for economic reasons.</li> </ul>
<p><b>LIVESTOCK IN TRANSIT</b></p> <p>Death or slaughter of livestock, and damage to crates or cages, while in transit, up to your vehicle's insured load limit.</p> <p><b>INCLUDING:</b></p> <p>Vet's fees arising from injury to livestock which would have resulted in death or slaughter if treatment had not been administered, up to the value of the animal (maximum £1,000).</p>	<ul style="list-style-type: none"> <li>• Vet's fees incurred more than 30 days after the injury.</li> </ul>

WHAT IS COVERED	WHAT IS NOT COVERED
<p><b>LIVESTOCK DISEASES</b></p> <p>Death or slaughter of livestock on government order from a range of diseases such as tuberculosis, foot-and-mouth disease and classical swine fever.</p>	<ul style="list-style-type: none"> <li>• Animals slaughtered under welfare schemes</li> <li>• Losses within 21 days of the cover starting</li> <li>• Animals vaccinated against foot and mouth disease where vaccination was not carried out by or on behalf of the authorities.</li> </ul>

## YOUR OBLIGATIONS

- If your livestock has disappeared, you must let us know as soon as possible, and refund any amounts to us if the livestock is recovered
- If you're using a replacement vehicle to transport your livestock, you must give us its details as soon as possible
- Your livestock must be carried in accordance with the European Union Welfare in Transport Regulation
- If anything happens that might result in a claim, you must employ a vet to treat the animal and allow us to appoint someone to examine the animal if we require.

# GROUP PERSONAL ACCIDENT

This protects you and your employees aged 16 to 65 against the financial impact of death or disability following an accident or illness.

We provide a range of optional lump sums and weekly benefits, which you can tailor to your needs.

WHAT IS COVERED	WHAT IS NOT COVERED
<ul style="list-style-type: none"> <li>• Accidents resulting in the inability to work, due to:               <ul style="list-style-type: none"> <li>- death</li> <li>- loss of limbs, sight, speech or hearing</li> <li>- permanent total disability</li> <li>- temporary total disability</li> <li>- temporary partial disability</li> </ul> </li> <li>• Illness causing temporary total disability within 104 weeks of diagnosis.</li> </ul> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"> <li>• Permanent loss of a thumb, finger, or toe</li> <li>• Hospital benefit of £25 a day during in-patient treatment, up to £1,000</li> <li>• Professional counselling, up to £5,000</li> <li>• Medical treatment we believe will aid recovery.</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-existing health conditions</li> <li>• Illness appearing within 21 days of the start of this cover</li> <li>• Hazardous sports.</li> </ul>

## YOUR OBLIGATIONS

- You must supply supporting certificates, information or evidence that we request.

# ADDITIONAL INFORMATION



**The advice we give you and cover we provide is based on what you tell us about your business.**

**So it's important that you give us full and accurate information.**

## PAYING THE PREMIUM

You can pay your premium annually by bank transfer, cheque, debit or credit card. Or you can pay monthly by direct debit from a UK bank, for no additional charge.

Plus, there's no admin fee for making changes to your policy.

## WHEN DOES THE COVER START AND END?

Your policy will normally run for 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.

## CANCELLING THE CONTRACT

You can cancel your policy at any time. Just call us or write to us. If you haven't made a claim, we'll refund part of your premium in most cases.

## GEOGRAPHICAL LIMITS

This policy covers you in the UK, the Channel Islands and the Isle of Man, unless your policy documents say otherwise.

## KEY EXCLUSIONS

- Any excess, which is the amount you'll have to pay towards a claim. Your policy documents show where these apply.
- Loss of market value of the insured goods or property, beyond the cost of repair, replacement or reinstatement.
- Terrorism, unless you have specifically selected the option of terrorism cover.
- Wear, tear and gradual deterioration, and faulty or defective workmanship.
- Loss or damage arising from cyber attacks or cyber terrorism, including hacking, phishing and denial of service.

## YOUR OBLIGATIONS

All insurance policies include terms and conditions, which you need to comply with. You'll find these in your policy documentation, and we've provided a summary here:

1. Tell us of any changes affecting your business. If you're unsure whether we need to know about a particular change, tell us anyway and we'll let you know if it affects your insurance.
2. Pay the premium, and tell us about any incidents that may lead to a claim as soon as possible.
3. Your premium is based on estimates you've provided. You must ensure these are based on reasonable and objective grounds, according to established commercial practices.
4. You must take reasonable steps to:
  - prevent any accidents, injury, loss or damage
  - protect your property and maintain it in good condition
  - take reasonable care in recruiting and supervising employees.
5. There are some high risk sites and activities that we do not insure. Your agent will ask you about your business operations and you must provide full details.

## PRIVACY POLICY

To find out more about how we use your personal information and your rights, please view the privacy policy on our website.

# THE NEXT STEP

For more information on how NFU Mutual can help your estate, please call us for a conversation or to arrange a face to face meeting.

We recommend you keep this brochure with your policy documents for future reference.

We're here to listen.

If you'd like this document in large print, braille or audio, just contact us.

Here are our details

[nfumutual.co.uk](http://nfumutual.co.uk)



**NFU Mutual**

The National Farmers Union Mutual Insurance Society Limited (No.111982). Registered in England.  
Registered Office: Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ.

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