

Agricultural contractors are becoming an increasingly important part of farming in the UK - from specialist firms that have been set up exclusively for this purpose to existing farms that have diversified.

We've been insuring farms for over 100 years and we know the industry inside and out. So, whether you're a farmer, grower or contractor, with NFU Mutual you can rest assured that your business is properly protected.



## LET'S START TALKING

To see how our policies and services can benefit your business, contact your local agency or search **NFU Mutual agri-contracting**.

## PROTECTING AGRICULTURAL CONTRACTORS



Flexible cover for contractors to help you serve your customers, whether you work with livestock or on the land.



NFU Mutual

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

To find out more about how we use your personal information and your rights, please go to [nfumutual.co.uk/privacy](https://nfumutual.co.uk/privacy). To stop us contacting you for marketing write to Marketing Department (Do Not Contact Me), NFU Mutual, Tiddington Road, Stratford-upon-Avon, CV37 7BJ or contact your local agency.

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

For security and training purposes, telephone calls may be recorded and monitored.

FMAGCONLEA-0920 REVIEW DATE: 30/09/2021



**NFU Mutual**  
FARM INSURANCE

## A PASSION FOR MACHINERY

For Leicestershire farmer Simon Smith, it was a passion for machinery that led him into contracting.

Simon and his family have grown Lyndon Farms from a 150-acre dairy farm in the 1980s into a large and diverse operation, which includes a successful contracting business.

Their contracting operations range from foraging to share farming, lime spreading, hedge cutting, plant hire and more.

“The key really is individuality and just making your business different to everybody else’s,” says Simon.

Read more of Simon’s tips on successfully growing an agricultural contracting business by searching ‘Lyndon Farms NFU Mutual’.



## GROWING DEMAND

NFU Mutual is the leading insurer for agricultural contractors. Our research has shown that 60% of the farms we insure – spanning farms of all sizes and sectors – now make use of agricultural contractors.

Agricultural contracting covers a range of farming types, including:

- Crop support and maintenance
- Animal husbandry
- Land management
- Traditional farmers who diversify into agri-contracting.

### BENEFITS FOR SPECIALIST CONTRACTORS:

- A way for the younger generation of farmers or those from outside the industry to earn an income and get into farming
- A chance to specialise in a particular field, for example, agronomy that allows contractors to be involved in the farming industry without having the responsibility of running a farm.

### BENEFITS FOR FARMERS:

- Farmers can employ contractors and help release the capital value of machinery
- The cutting edge and specialist equipment that contractors can provide help to create economies of scale and drive growth
- It allows older farmers to remain involved in the business, but avoid some day-to-day labour management issues.

## STAY COVERED

If you expand your business to provide contracting services, then it’s essential to have insurance that covers these new activities – otherwise you risk being underinsured, which means you could face an unexpected financial shortfall in the event of a claim.

We’ve changed our cover so it can now be applied more flexibly for contractors to suit your individual needs.

### The cover add on includes:

- Crop management – we will indemnify you if you damage someone else’s crops due to spray drift or spreading fertiliser in the wrong place
- Agricultural payments – you’re covered if you accidentally cause a reduction in another farmer’s BPS (or future scheme) payments.

Whether you’re purely an agricultural contractor, or you primarily farm your own land, you can add on a range of specialist contractor covers to suit your needs. You’ll need to have an existing Farm Select or Commercial Select product to enable this.

We can also offer contractors specialist risk management through NFU Mutual Risk Management Services Limited, and plant inspection services via our partner Vulcan Inspection Services.

Speak to your local NFU Mutual agency to find out more and discuss the most appropriate solution, or search ‘NFU Mutual agri contracting’.