



Company: The National Farmers Union Mutual Insurance Society Limited.  
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and the Prudential Regulation Authority (No 117664).

**Product: Agricultural Vehicle Insurance**

This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Cover for agricultural vehicles, from quad bikes and mowers to tractors and combines, used for farming activities including injury to others and damage to their property.



#### What is insured?

- ✓ Damage to your vehicle because of an accident, fire or theft
- ✓ Your legal liability for personal injury to other people up to any amount
- ✓ Your legal liability for damage to other people's property up to £5 million
- ✓ Motor legal protection giving you access to legal advice and covering your legal costs up to £100,000
- ✓ If your vehicle is stolen or written off we will pay the market value or the amount shown on your policy schedule, whichever is less
- ✓ New vehicle replacement if it's less than one year old, is stolen or written off, and you're the owner
- ✓ Glass replacement with no excess to pay for glass repair
- ✓ Agricultural goods you carry in your vehicle or trailer up to £1,000
- ✓ Personal possessions up to £100
- ✓ Sheets, tarpaulins, ropes, chains, and pallets carried in your vehicle or trailer up to £250
- ✓ Unspecified trailers and implements, attached or detached up to £500,000
- ✓ Damage to electrical wiring, the Engine Control Unit and alternator caused by a short circuit
- ✓ Mobile GPS units whilst attached and detached, excluding any free-standing base station

- ✓ Float pulling and transporting passengers for events such as carnivals where no profit is made
- ✓ Tree felling and tree haulage on your farm
- ✓ Snow clearance where no profit is made
- ✓ Access to a free 24/7 UK claims helpline

#### Additional cover you can choose to pay for:

- Specified trailers and implements, attached or detached over £500,000
- European travel, giving you the same level of cover while driving your vehicle in most European countries and access to a 24/7 emergency helpline
- Tree felling and tree haulage away from your farm



#### What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. You can also choose an additional voluntary excess that will help reduce your premium. Your policy documents will outline where these apply
- ✗ Depreciation, damage to tyres, wear and tear and loss of use
- ✗ Mechanical, electrical or computer failure
- ✗ Damage to a vehicle's internal machinery caused by material the vehicle is designed to process



### Are there any restrictions?

- ! Your vehicle can only be used for the purposes shown on your insurance certificate
- ! Liability cover does not apply to detached trailers while in use
- ! Unspecified trailers exclude any caravan, trailer tent, disabled vehicle, front end loader or articulated trailer used primarily with a Heavy Goods Vehicle



### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ The policy also gives the minimum requirements by law in any country in the European Union, or in: Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia and Switzerland



### What are my obligations?

- Maintain the vehicle in good working order and in a roadworthy condition
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any driver on the policy who has had any insurance voided, cancelled or special terms imposed
- Take care to prevent any accidents, injury or damage
- Pay the premium and tell us about claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in information you give us and don't make a fraudulent or exaggerated claim



### When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit at no extra charge. In addition, we don't charge administration fees for making changes to your policy.



### When does the cover start and end?

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



### How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.