

# Third Party Agricultural Vehicle Insurance

## Insurance Product Information Document



**NFU Mutual**  
INSURANCE | PENSIONS | INVESTMENTS

Company: The National Farmers Union Mutual Insurance Society Limited.  
Registered in the United Kingdom. Authorised by the Prudential  
Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority (No 117664).

**Product: Agricultural Vehicle Insurance**

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Third-party cover for agricultural vehicles, from quad bikes and mowers to tractors and combines, used for farming activities, which means you're only covered for injury to others and damage to their property. This product is not a maintenance contract.



#### What is insured?

- ✓ 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. Administered by ARAG UK
- ✓ Agricultural goods you carry in your vehicle or trailer up to £1,000 for any one event
- ✓ Your employees' personal possessions up to £100 for any one event
- ✓ Sheets, tarpaulins, ropes, chains, and pallets carried in your vehicle or trailer up to £250 for any one event
- ✓ Unspecified trailers and implements, attached or detached up to £500,000
- ✓ 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:

- 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 at locations other than your own land.



#### What is not insured?

- ✗ Any loss or damage to your vehicle
- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Float pulling and transporting passengers for events such as carnivals where the activities and event have an entry fee.



#### 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?

- You must take reasonable steps to secure and safeguard property; not only to prevent the theft of the entire vehicle, but also items from within or attached to the vehicle including keys
- 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.