

THE NEXT STEP

Speak to your local Agent for more information on how NFU Mutual can help your farm business, or visit

nfumutual.co.uk/farming

We're here to support all farmers and growers across the UK.

To find out more about how we use your personal information and your rights, please go to 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.

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

Here are our details



NFU Mutual

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FARM INSURANCE FROM THE UK'S LEADING RURAL INSURER

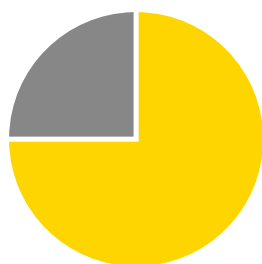


Whatever your farming insurance needs,
we can protect your livelihood and your future

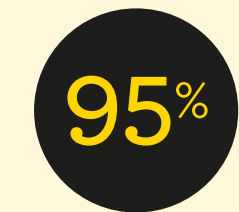


NFU Mutual
FARM INSURANCE

TEN GOOD REASONS TO CHOOSE NFU MUTUAL



HERE'S WHY WE'RE THE INSURANCE COMPANY
OF CHOICE FOR THREE QUARTERS OF UK FARMERS



Customer Loyalty
95% of our farming
customers renew
their insurance
with us each year.

Big on local presence
With a network of
over 300 agencies
nationwide, we meet
you face-to-face, get
to know you, your
family and your farm.



Our products
We cover small
farms, large farms
and everything
in between.

No hidden fees
We don't charge for
Direct Debits, mid-
term adjustments
or cancellations.



Customer benefits
We reward your loyalty
through Mutual Bonus,
a discount for
renewing customers,
and Union Advantage.

**What our
customers think**
94% of our farming
customers feel the
service they receive
from us matches
their expectations.



Our heritage
Started by farmers for
farmers. With over
100 years' farming
knowledge & expertise,
we know the industry
inside & out.

Farming unions
We work closely with
the farming unions to
ensure your interests
are protected.



**We're dedicated to
keeping you safe**
We fund the Farm
Safety Foundation
and have set up
NFU Mutual Risk
Management
Services Ltd.

**Our commitment
to farming**
Through our business
operations and support,
we give back to the
farming community in
lots of different ways.



WELCOME TO NFU MUTUAL

Thanks to our farming heritage,
mutuality and values, customers
are able to protect their farms,
homes and family with us.

All our products are designed with our
customers' needs at heart. Whilst we
have a comprehensive range of farming
products, we're also a long-established
home and motor insurance provider too.

We have a network of over 300 local Agency
offices covering the UK. Your local Agent is
always on hand to offer face-to-face advice
for your farming needs.

We understand the closeness of the
farming community by being part of it
for more than 100 years. We're proud to
support so many loyal customers with
protection and advice and be established
as the UK's leading rural insurer.

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FARM SELECT

Whether you're a farm owner, tenant or contractor, your business can face physical risks such as damage to essential property, produce or livestock, by bad weather or fire.

IS THIS FOR ME?

Our Farm Select policy is tailored to your requirements. It's designed for large farms to incorporate all the needs of a farming business, from specialist producers, to diversified enterprises, as well as emerging precision technology being adopted by the industry.

It's structured to work with you as you grow and need additional cover. Your local Agent is on hand to ensure you have the right level of cover, whatever the needs of your farm.

UNDERINSURANCE

It's important to make sure you have the right cover for your needs. Underinsurance occurs when you don't have the right level of insurance and that could impact the amount you're paid if you make a claim. You should regularly assess how much insurance you need, taking into account any alterations to your farm business. If unsure, your local Agent will be able to help.

KEY FEATURES AND BENEFITS

- Day-one reinstatement buildings and contents cover, including a 15% increase on your property sums insured to combat inflation
- Cover for loss of business income due to an unexpected event (provided you have property insurance in place covering the same event), including an automatic 33% increase in your sum insured to support you in your time of need
- £10m Employer Liability cover to protect your business and its employees, as well as your family and friends if they're injured or become ill due to their work on the farm
- £10m Public and Product Liability cover to protect your business if it's held responsible for accidental injury to clients, customers or the public
- £2m Environmental Liability cover to protect your business if your farming activities or waste results in injury or pollution to the environment
- £250,000 Legal Expenses cover to safeguard your business and employees during legal disputes, providing your case has a reasonable prospect of success, including access to our legal advice helpline and online employment manual
- Livestock cover with the option to insure higher value pedigree animals or breeding stock, and cover for specified diseases.

Talk to your local Agent for more details including any limits, exclusions or excesses.



CASE STUDY

Dairy farmer Henry Gent was woken by one of his farm hands at 5am informing him that his dairy parlour was on fire.

An electrical fault had caused the blaze which destroyed the electrics leading into the milking parlour at Mosshayne Farm. Henry was faced with 300 cows which needed milking, with no means of milking them. Six fire fighters attended the farm to deal with the fire's aftermath.

Locally based electricians acted fast, sourcing a generator so that five hours later, milking could get underway, potentially saving the lives of the cows, who were thankfully out in the fields at the time. Henry said the immediate support from NFU Mutual, through which he made a successful £38,000 claim, was invaluable.

Henry Gent, Farm Select Customer, East Devon

FARM ESSENTIALS

We understand that every small farm is different, whether you are a tenant or an owner it's important that you make sure you're properly protected.

IS THIS FOR ME?

This policy is aimed at farms up to 50 hectares, generating an annual income of up to £50,000. It includes all the essential property and liability covers you need, including diversification activities such as B&B's and Farm shops.

We understand how your farm needs to work with the changing times and your Agent will have experience of many other farms like yours.

Our policy has been developed by working with farmers to ensure you only pay for the cover you need.

You also have the option to cover smaller livestock herds and flocks, as well as income generated by the farm.

THE RIGHT COVER

Our aim is to deliver the best possible farm insurance package to meet your needs, so if you're looking for greater flexibility simply talk through your priorities with your local Agent. Should your insurance needs change due to growth or diversification, your policy can be reviewed by your local Agent.

KEY FEATURES AND BENEFITS

Standard Cover

- £10m Public and Product Liability cover to protect your business if it's held responsible for accidental injury to clients, customers or the public
- £10m Employer Liability cover to protect your business and its employees, as well as your family and friends if they're injured or become ill due to their work on the farm
- Day-one reinstatement buildings cover up to £300,000 and contents cover up to £50,000 - including a 15% increase on your property sums insured to combat inflation
- Cover for farming stock up to £20,000
- £250,000 Legal Expenses cover to safeguard your business and employees during legal disputes, providing your case has a reasonable prospect of success, including access to our legal advice helpline and online employment manual
- £2m Environmental Liability cover to protect your business if your farming activities or waste results in injury or pollution to the environment.

Optional Cover

- Cover for loss of business income up to £50,000 due to an unexpected event (provided you have property insurance in place covering the same event), including an automatic 33% increase in your sum insured to support you in your time of need
- Livestock cover that protects smaller flocks or herds valued up to £50,000 (excluding diseases).



CASE STUDY

Matt Rogers is at the heart of his rural community – a publican, local councillor and small farmer. He has always loved farming but was too busy to bring it to life until a chance conversation resulted in his first five acres. From starting with 100 hens and six orphaned ewe lambs, he now has 50 lambs and seasonal turkeys.

Matt works with local NFU Mutual Agent Michael Hadfield, making sure he's got the essentials covered which is important when running multiple businesses.

Matt Rogers, Farm Essentials Customer, Yorkshire

Talk to your local Agent for more details including any limits, exclusions or excesses.



TESTIMONIAL



“Day to day I am running a sheep and arable farm with some contracting work which keeps me busy. I need to be sure that I’ve got the right cover in place to protect the vehicles and make sure everything I do is safe and above board. NFU Mutual’s cover is simple and straightforward to understand – and it’s always good to know that there’s a local office down the road where the Agent knows me and understands the farm if I need to make changes or make a claim.”

Roy Baylis, Agricultural Vehicles Customer, Warwickshire

AGRICULTURAL VEHICLES

Our Agricultural Vehicle policy protects the vehicles you rely on, whatever type of farming you do.

IS THIS FOR ME?

From tractors, combine harvesters and balers to quad bikes and mowers, we offer Comprehensive, Third Party Fire & Theft and Third Party only cover to meet your needs.

Should the worst happen, our quibble free claims service means you’ll be back up and running in next to no time whether you need a repair or a replacement. We understand the disruption a damaged, written off or stolen vehicle can cause, that’s why we do our best to fit around your farming activities and respond promptly.

Our Agricultural Vehicle specialists work closely with farmers, manufacturers and security firms to keep up to date with technological developments.

BEATING RURAL CRIME – REDUCE YOUR PREMIUM

We reward you for taking security measures proven to help prevent theft. Vehicles registered with CESAR attract a 12.5% discount and this could increase if your vehicle is fitted with a Thatcham approved tracker. Talk to your local Agent to find out about the discounts.

KEY FEATURES AND BENEFITS – COMPREHENSIVE COVER

New vehicle replacement

- If your UK specification vehicle is less than one year old when written off or stolen, we will replace it with a new one.

Trailers

- Unspecified trailers and implements are covered for accidental damage, fire and theft for any value up to £500,000 whilst attached or detached.

Damage to the vehicle

- If your vehicle is damaged, cover is included for electrical wiring, engine control units and alternators caused by a short circuit.

Public liability

- We will provide unlimited cover for damages and costs for which you are legally liable for injury to any person – plus up to £5m cover for third party property damage.

Motor legal protection

- Cover for up to £100,000 of solicitors costs for uninsured loss recovery, motor prosecution defence and motor contract disputes.

Goods in transit

- Cover for up to £1,000 for goods carried in your vehicle or trailer (loss or theft of keys, or replacing locks is excluded).

Glass cover

- There is unlimited cover for glass repair and no excess to pay if you use our approved repairer.

Talk to your local Agent for more details including any limits, exclusions or excesses.



CASE STUDY



“ We always liked the idea of producing our own food – and food for our friends and family.

Our smallholding has 100 hens, 3 pigs, 17 sheep and cattle so now we’re able to produce our own meat and eggs, and rarely have to buy additional vegetables. The idea of educating people about where food comes from also interested us, so we created the Scottish Smallholder Festival and a purpose built education centre where people can come and learn about what it takes to run a successful smallholding.

Both Dan, my husband, and I worked full-time jobs before moving here. Now I work full-time on various aspects of our smallholding, but like many smallholders, Dan works full-time elsewhere and provides the strong back on weekends and on evenings. It’s hard work but very rewarding.”

Rosemary Champion, Smallholder near Dundee, Scotland

SMALLHOLDER EXTENSION

Our Smallholder Extension can be added to your NFU Mutual Home Insurance. It’s designed to protect against the risks that come with your smallholder activities.

IS THIS FOR ME?

The Smallholder Extension can provide cover for your property and public liability with the option to cover livestock.

Consider who else visits or works on your land throughout the year. This is often overlooked when you have pressing jobs to finish or livestock to manage. Ensuring you have adequate liability insurance is key, especially if you employ contractors or family, or have a public right of way.

Most owners of smallholdings are not seeking to make big profits, however if you rely solely on the holding’s income you should consider speaking to your local Agent about a different policy.

KEY FEATURES AND BENEFITS

- Public and product liability – £2.5m on our Home and Lifestyle Policy that can be increased if needed
- Employers’ liability – £10m (this includes cover for friends and family)
- Smallholding outbuildings – £10,000 provided as standard
- Smallholding contents – select the level of cover you need up to £20,000. In addition, £1,000 for contents borrowed from a neighbour to help with jobs
- Smallholding stock – select the level of cover you need up to £10,000
- Smallholding money up to £500 (kept in your home) and £1,000 (kept in a safe or whilst in transit to your bank)
- Additional useful covers such as the deterioration of fridge or freezer contents, harvest storage and livestock care following damage to property.

Talk to your local Agent for more details including any limits, exclusions or excesses.

DIVERSIFICATION

Farmers are adaptable and the latest figures prove it, with over a quarter of farms* having diversified outside of farming.

IS THIS FOR ME?

Our evidence indicates that those who have diversified are doing so in order to generate additional income, with the most common forms of activity being letting empty buildings for non agricultural use such as offices, rooms and storage. Other popular diversified businesses include solar energy, hospitality and retail.

At NFU Mutual our knowledge and services are designed to help you with new ventures where the opportunities are wide and varied. Our Farm Select policy can cover a wide range of diversified businesses, and your local Agent is on hand to discuss whether diversification is for you, and if you want to specialise in a particular area.

KEY CONSIDERATIONS

- Why you want to diversify
- The implications on your time, your core farm business activities, cashflow, staffing, potential liabilities etc.
- Information about skills, resources and market conditions that you have gained from other local farmers who have diversified
- How much the diversified business will cost to set up
- How you will finance it
- How profitable it will be
- How to market it
- Legal requirements, tax and national insurance issues.

*Source: Our annual Voice Of The Farmer survey 2018



TESTIMONIAL

“ We realised our dream of getting into farming when we took on Fossfield farm in the eighties. When we realised though that dairy farming was not going to sustain us we had to look hard at options. We loved the idea of making ice cream using milk from our herd of Friesians meaning it's only metres from cow to cone! We've not looked back. ”

Lesley Buxton, Yorvale Ltd, Fossfield Farm, North Yorkshire



DIRECTORS AND OFFICERS LIABILITY INSURANCE

Did you know that if you co-own a farming business all directors, officers and partners can be jointly liable for any legal action you might face? This could arise from things like actual or alleged breach of duty, neglect, partnership disputes or employee injury.

NFU Mutual have joined forces with AIG to offer insurance cover and expertise to meet your Directors' and Officers' liability needs. The insurance covers the cost of compensation claims made against your business's directors and key managers (officers) for alleged wrongful acts.

IS THIS FOR ME?

Available for farm partnerships, privately owned companies and not-for-profit entities such as farming organisations and rural charities.

An error on the part of one party can have financial and personal consequences for all – even if the other parties acted lawfully and appropriately. So this cover is becoming an essential requirement for many farm businesses. If you need more information, speak to your local Agent.

KEY FEATURES AND BENEFITS

- Select a limit of liability from £100,000 to £3m to meet the needs of your farming operation
- Separate and independent claim limits for different aspects of cover
- Investigations and pre-claim inquiry costs for individuals
- Personal Liabilities for Corporate taxes
- Lifetime runoff cover for individuals who have retired, even if their company no longer has similar cover in place after they've left
- Assets and liability cover including extradition
- Emergency legal advice and defence costs
- Cover for defence against prosecution for corporate manslaughter
- Professional PR consultancy costs to help guide your communication strategies following specified events such as a product recall or losing a major contract.

Talk to your local Agent for more details including any limits, exclusions or excesses.

PROTECTING YOUR BUSINESS FROM CYBER ATTACKS

The farming industry is changing. Just like any other business, farms, especially those with diversifications that involve the collection of data, face the growing risk of cyber crime.

NFU Mutual have joined forces with AIG to offer insurance cover and expertise to meet your needs.

IS THIS FOR ME?

Whether you store farm employee data, or you use a booking system for the farm B&B, all of these operations could be targeted by cyber criminals and put your business at risk. Not only will an attack have immediate financial implications, it can also result in reputational damage over the longer term.

According to a UK Government commissioned survey in 2017, almost half (46%) of all UK businesses identified at least one cyber security breach or attack over a 12 month period. The average cost of a cyber security breach for businesses is £1,570 although that increases to £19,600 for larger businesses.

AIG's solution has been designed for businesses of all shapes and sizes. To find out more about this specific cover and how it could meet your needs, please speak to your local Agent.

KEY FEATURES AND BENEFITS

Standard Cover

- Defence costs and damages for any breach of personal or corporate data
- Access to a 24/7 worldwide response within 1 hour from breach
- Expert legal response and PR consultancy to contain reputational damage
- Costs of notifying people who may be affected by the breach and ongoing credit monitoring
- Professional preparation for any investigation following a breach
- Defence costs and damages for contaminating someone else's data with a virus.

Optional Cover

- Network interruption: Loss of net profit as a result of a material interruption
- Cyber/privacy extortion: Extortion response and ransom payments to third parties incurred in terminating a security threat
- Digital media liability: Damages and defence costs in connection with a breach of intellectual property rights or negligence with electronic content.

Talk to your local Agent for more details including any limits, exclusions or excesses.



FARM SAFETY

Agriculture has the highest rate of fatalities of all the major industry sectors in the UK, according to the Health & Safety Executive and Health & Safety Executive NI. NFU Mutual is committed to help improve this, across the whole farming community.

Here are some of the safety services we offer:

NFU MUTUAL RISK MANAGEMENT SERVICES

As the UK's leading rural insurer, we understand the pressure farmers are under. But cutting corners and taking unnecessary risks can lead to accidents, injuries and fatalities that are often simple to prevent.

NFU Mutual Risk Management Services Ltd currently employs over 80 home-based surveyors and sales personnel located throughout the UK. They can provide you with all the consultancy services you need to improve safety within your farm business, including reviews and training.

A safety review will show you ways to improve safety on your farm and how you look after your employees.

NFU MUTUAL SAFETYHUB

NFU Mutual's Farm SafetyHub, designed for small farms, enables you to create an ongoing view of your farm's risk management needs. This will provide an online fully automated, interactive solution to help you manage risk and remain health and safety compliant.

VULCAN INSPECTION SERVICES

NFU Mutual and Vulcan Inspection Services provide engineering inspection services and have been in partnership since 1997.

Vulcan have over 150 years of expertise and keep our customers' businesses moving by protecting their people and their property. They help us look after the safety of our customers ensuring their plant and machinery is completely safe to operate and that they have complied with their legal inspection obligations.

To find out more about the services we offer and the policy limits, exclusions and excesses that will apply, speak to your local Agent.

FARM SAFETY FOUNDATION

We fund this award-winning registered charity which raises awareness of farm safety among younger farmers (16-40) and challenges their risk-taking behaviours.



UNION ADVANTAGE

We're proud of our farming heritage and we have constantly developed products and services to give you peace of mind. Just as importantly, we work closely with the farming unions to help them in their goal to protect your way of life now and in the future. Strength comes in numbers.

IS THIS FOR ME?

By working closely with the major farming unions we've now created Union Advantage. Quite simply, it gives our farming community more benefits and more protection to say 'thank you' for their continued loyalty.

To benefit, you must have insured your farm with us for at least three years and hold a full, active farming membership with one of the five farming unions.

THE BIG PICTURE

Here's a quick guide to your Union Advantage benefits designed to help save you money, secure the future of your farm and keep you safer.

KEY FEATURES AND BENEFITS

Encouraging Farm Safety

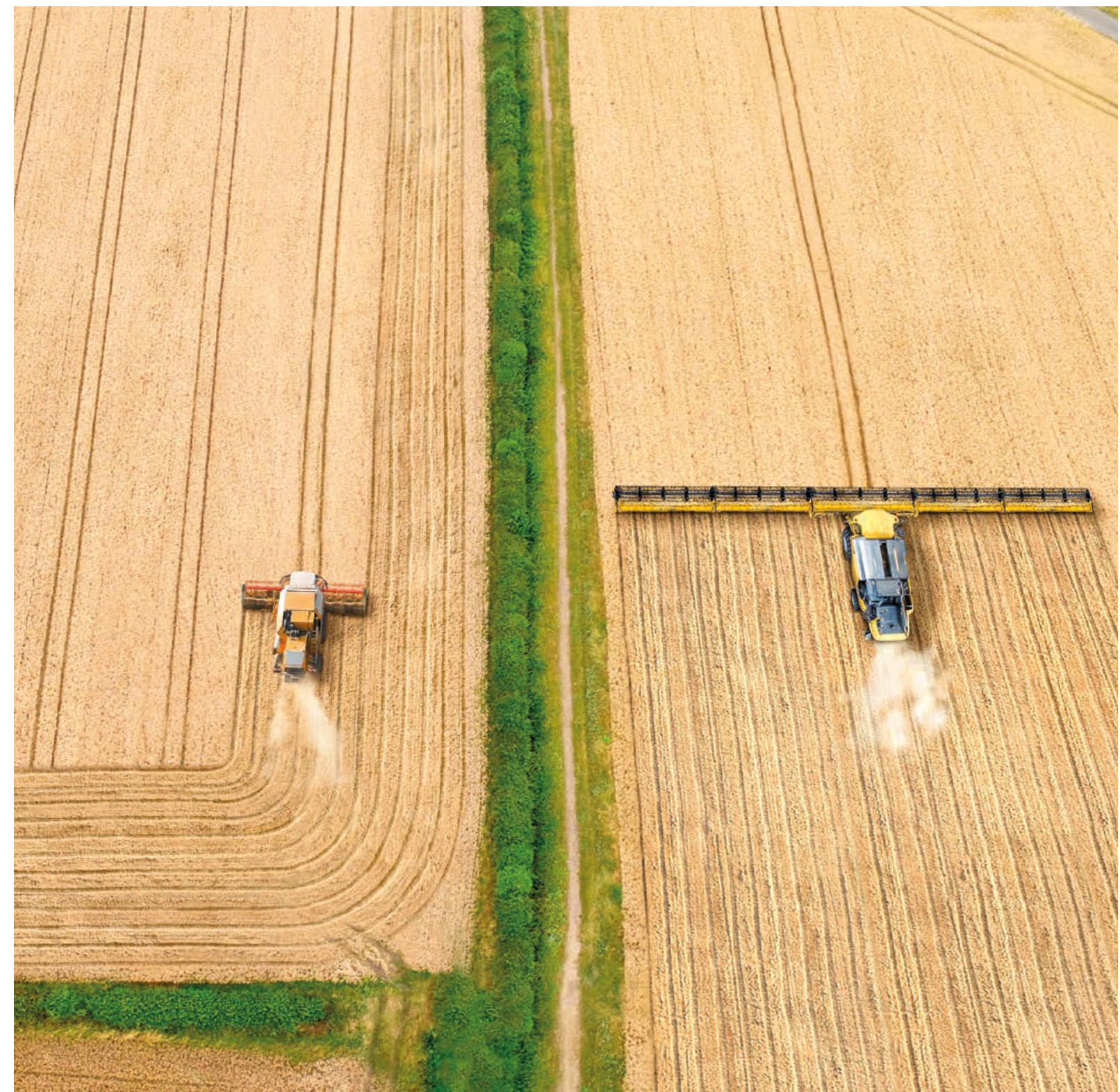
- 20% discount on NFU Mutual Risk Management Services consultancy days
- 20% discount on NFU Mutual Risk Management Services training days.

Next Generation of Farming

- Accidental Death cover for insured - £12,000, and employee - £10,000
- 20% discount on our Succession Planning Service charge
- 20% discount on Drive Doctors Young Driver Scheme.

Peace of mind

- Waived standard excess on specified covers
- Waived underinsurance special condition
- £5,000 enhanced moral obligation cover to protect you in the event of a visitor's vehicle or property being damaged whilst on your farm.



TESTIMONIAL

“Union Advantage has been created to recognise the continued loyalty of those that are both NFU Mutual customers and farming union members, providing them with more benefits and superior protection.”

Minette Batters, NFU President



PERSONAL INSURANCE

As well as helping with your farming business, we can also help with your home and motor insurance.

HOME

In Farming, it's not always clear where your business ends and your personal life begins especially when it comes to things like insurance. When insuring your home, we understand that you may have specialist needs. From a traditional farm house, to something more unusual, we're happy to discuss this with you.

MOTOR

Our motor policies can protect a wide range of vehicles and offer a high level of cover as standard – including breakdown cover. Whether you use your vehicles to go to work or explore the countryside in a motorhome, we can help.

We've also teamed up with Drive Doctors to provide newly qualified young drivers with training to improve their skills and awareness when driving.

The young drivers needs to be a child of an NFU Mutual insurance customer and be a main driver on an NFU Mutual car policy.

The three year course is offered to 17-21 year old drivers and combines both practical and online learning. When they sign up, we'll give them an extra year's no claims discount off their NFU Mutual car insurance policy straight away.

We also offer other types of cover for travel, equine and family pets. Your local NFU Mutual Agent will be more than happy to help you with your requirements.

FINANCIAL PLANNING

Nobody likes to think of the worst, but we can help plan for the future so that, should anything happen to you, your loved ones are protected.

Our experts are here to share NFU Mutual's wealth of knowledge, answer your questions and bring clarity and focus to your financial goals. The sooner you start getting expert advice about your financial goals, the sooner you're likely to reach them.

It's not a one-off process either. As your life evolves and events happen, sometimes unexpectedly, your financial needs change too.

We can help you stay on track to achieve your goals by advising you as your circumstances and priorities change, so stay in touch to ensure your plans are still appropriate.

When you get in touch we will explain the advice services and products we offer, and the charges. NFU Mutual Financial Advisers advise on NFU Mutual products and selected products from specialist providers. Financial advice is provided by NFU Mutual Select Investments Limited.

KEY CONSIDERATIONS

- Are you prepared if the unexpected happens, such as you or a family member being injured or becoming seriously ill
- Are you about to receive a cash lump-sum as a result of the sale of some land or an inheritance
- Are you considering starting or expanding your farming business, and need advice on inheritance tax implications
- Would you like to find out more about investment opportunities
- Are you thinking about your retirement income and would you like relevant advice.

SUPPORTING THE FARMING COMMUNITY

As a mutual, we have no shareholders to generate profits for. We're here for our members, and it's our job to be the type of business they like us to be.

Through talking to them, we know that means acting responsibly, always doing the right thing, and making a positive difference – for the good of our members, our neighbours and our communities.

It's a commitment that goes far beyond developing the insurance and financial products designed for our members needs. We also work hard to develop and support various schemes and initiatives that reflect our members' values, protect their livelihoods, and keep them and their families safe. These initiatives include educating young farmers, promoting farm safety, tackling rural poverty and encouraging sustainable living.

OUR SUPPORT IN NUMBERS

- We donated £7.4m to support the farming unions in 2017
- Since 2010 we've committed over £1m to reduce crime in rural areas, by funding local police forces and national organisations
- Our Farm Safety Foundation has delivered safety education to over 4,000 young farmers
- Over 1,600 young drivers are now safer on rural roads thanks to the Young Driver Scheme
- £565,360 was donated to rural charities in 2017
- We've helped 450 farming families build long-term resilience and prepare for change, by working closely with The Prince's Countryside Fund.

