

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: Home and Lifestyle 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 which we encourage you to review thoroughly.

What is this type of insurance?

Smallholder insurance extends your home insurance to cover your smallholding up to 25 acres, including its outbuildings, contents, and produce and deadstock. Cover is for causes listed in the policy wording.



What is insured?

- ✓ The costs of repairing or replacing damage or loss, to outbuildings, contents, produce and deadstock, up to the amount you have chosen
- ✓ Outbuildings – any permanent structure up to £10,000 as standard where home buildings cover has been taken
- ✓ Contents – with selectable limits from £5,000 up to £20,000
- ✓ Produce and deadstock – growing crops and consumable stores e.g. fuel or fertiliser, with selectable limits from £2,500 up to £10,000
- ✓ Temporary harvest storage or livestock care if your outbuildings are damaged, up to £1,000
- ✓ If your home contents insurance covers accidental damage, we extend this to include the contents of your smallholding
- ✓ Your legal liability for your smallholder activities, for injuries to others or damage to their property. Cover limits start from £2.5 million
- ✓ Your legal liability as an employer for injury to employees or damage to their property, up to £10 million
- ✓ Business legal costs up to £50,000 to provide you with advice and help with the cost of legal representation.

Additional cover you can choose to pay for:

- Outbuildings over £10,000
- Cover for livestock up to £10,000 for theft or fatal injury, including vet's fees for treating injuries to prevent death up to £500, and collection charges up to £500.



What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Damage or loss caused by lack of general maintenance, wear and tear, and loss of value over time
- ✗ Any costs of replacing, repairing or restoring your outbuildings, contents, produce and deadstock, above the amount you've insured them for
- ✗ Gates, fences and boundary walls, and all types of polytunnels
- ✗ Theft or attempted theft of contents by your employee
- ✗ Loss of produce and deadstock caused by you, your family or any tenant, lodger, paying guest or employee
- ✗ Damage caused by your domestic pets
- ✗ Damage to your trees, plants, shrubs and lawns by your livestock.



Are there any restrictions on cover?

- ! £500 limit for the loss of money used in connection with your smallholding but extended to £1,000 when it's kept in a safe
- ! £3,000 single limit for any livestock
- ! £500 single limit for any horse.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- Maintain the property in good condition, and take care to prevent any accidents, injury or damage
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including plans for any outbuilding works costing more than £50,000 at least 21 days before work starts
- Meet any minimum security requirements that apply to the policy
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, 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 from a UK bank account 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 will be stated 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.