

# ENJOY YOUR UNION ADVANTAGE

## Key benefits include

- 20% off NFU Mutual Risk Management Services consultancy and training days
- Waived standard excess on specified covers
- Accidental Death Cover starting at £10,000 for the first year

For more information please contact your local agent or visit:  
[nfumutual.co.uk/unionadvantage](https://nfumutual.co.uk/unionadvantage)

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



The National Farmers Union Mutual Insurance Society Limited (No. 111982).  
Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ

MK012NFU1117



NFU Mutual

# ENJOY YOUR UNION ADVANTAGE



## Our farming heritage

We're proud to say we've been at the heart of the farming community for over 100 years. During that time, we've constantly developed our products and services to give our customers peace of mind, help them plan for the future and keep them safe.

## A unique partnership with the NFU

Just as importantly, we work closely with the NFU to help them in their goal to protect your way of life now and in the future. Strength comes in numbers.



# WELCOME TO BIGGER ADVANTAGES

By working closely with the NFU, we've now created Union Advantage, formerly known as Mutual Advantage. Quite simply, it gives our farming community bigger benefits and more protection to say 'thank you' for your continued loyalty.

If you're wondering why you qualify for Union Advantage, there are two simple reasons:

1. You've committed to insuring your farm with us for at least 3 years
2. You're a full farming member of your local farming union



It's worth remembering that Union Advantage benefits are in addition to:

- 15% premium discounts for a 5 year farm insurance commitment (10% for 3 years)
- Mutual Bonus - how we show appreciation for your loyalty, with a discount on your annual renewal premium





# THE BIG PICTURE

Here's a quick guide to your Union Advantage benefits and the enhancements we've made, all designed to help save you money, secure the future of your farm and keep you and your loved ones safer.

	Mutual Advantage	Union Advantage
<b>Encouraging Farm Safety</b>		
NFU Mutual Risk Management Services consultancy days	10% discount	20% discount
NFU Mutual Risk Management Services training days	X	20% discount
<b>Next Generation of Farming</b>		
Accidental Death Cover	Insured £10,000 Employee £5,000	Insured £12,000 Employee £10,000
Succession Planning Service charge	X	20% discount
Drive Doctors Young Driver Scheme	X	20% discount
<b>Peace of mind</b>		
Waived standard excess on specified covers	✓	✓
Waived Underinsurance Special Condition	✓	✓
Enhanced Moral Obligation Cover	£2,500	£5,000

These benefits are explained in detail a little later on in this leaflet.



# ALL YOUR BENEFITS NEATLY IN ONE PLACE

Here's everything you need to know  
about Union Advantage benefits.

For more information **contact your local agent**

[nfumutual.co.uk/unionadvantage](https://nfumutual.co.uk/unionadvantage)



## Encouraging Farm Safety

### **20% off NFU Mutual Risk Management Services consultancy days**

We've all heard the sobering statistics that farming has one of the poorest safety records in the UK. So, we're here to help improve safety on your farm.

There are a range of services to choose from including site audits, support with risk assessments and safe systems, which will help you comply with the most recent health and safety legislation.

### **20% off NFU Mutual Risk Management Services training days**

Keep abreast of modern farming trends and changes in legislation with our training courses – all delivered in partnership with your farm to keep your workforce competent and informed.

We deliver a range of accredited training courses with the Institution of Occupational Safety and Health (IOSH), first aid courses with Quallsafe and agricultural competence courses with LANTRA. We can also develop a range of courses at your request, including risk assessment, manual handling, fire safety, work equipment, COSHH and farm safety awareness sessions.

Risk management services are provided by NFU Mutual Risk Management Services Limited.

## Next Generation of Farming

### **Enhanced Accidental Death Cover**

The people who work for your business are a team, but they are also part of the local community. Accidental deaths in agriculture can happen, and when they do, the emotional and financial impact can take its toll on families and businesses.

Union Advantage provides cover for you, your business partners and directors against death from accidental bodily injury for £12,000, increasing by a further £12,000 each year you maintain Union Advantage with us, up to a maximum of £60,000.

We will also cover your full-time employees against death from accidental bodily injury up to £10,000. At your request, the payment will be made to the estate of the deceased.

This Union Advantage benefit excludes death from a natural illness or disease, suicide, alcohol, non-prescribed drugs, flying (except as an airline passenger) or to any person over 75 years of age. Seasonal or casual workers are not eligible for this benefit.

### **20% off our Succession Planning Service charge**

Starting the conversation is never easy, but NFU Mutual's Succession Planning Service can help you put your farm succession plan in place, navigating complex issues like Inheritance Tax. We'll produce a report to help your plans become a reality.

## 20% off our Young Drivers Scheme

If you have a newly qualified driver in your family aged between 17-21 years, our Young Drivers Scheme will help keep them safer and save them money too. The training is provided by our training partner, Drive Doctors.

The scheme provides young drivers with car insurance alongside a 3 year programme designed to increase driving skills and safety, all tailored to driving within a rural environment.

They'll also qualify for 2 additional years no claims bonus – one at the start and one on completion of the scheme. That means young drivers can earn 5 years no claims in just 3 years of driving, worth 65% off their car insurance renewal premium, providing they remain claim-free. The additional no claims discount is non-transferable to other insurers.

## Peace of mind

### Waived standard excess on specified covers

If you haven't made a claim on your commercial policy in the previous period of insurance, we will waive the standard excess you would usually have to pay when making a new claim.

So, if you have insured your farm building for storm and flood, bad weather hits and a barn is damaged, at least you know you won't have the standard £250 excess deducted from your claim amount.

This Union Advantage benefit applies to the Farm Property, Goods in Transit, Livestock Herd – Fire, Perils and Fatal Injury and Livestock in Transit sections of your policy. It does not apply to any excess above the standard amount, including voluntary excess, for these sections.

## Waived Underinsurance Special Condition

When insuring your property or livestock, it is your responsibility to declare a value or select a sum insured that accurately reflects the risk you want to cover. Doing so reduces the likelihood of underinsurance which occurs when the actual cost of repairing, reinstating or replacing your property is higher than the value it is insured for. However, we understand that values can fluctuate over the years and that you may occasionally forget to update your information because you have a busy farm to run.

So, if you have accidentally underinsured your farm, we will remove a special condition that usually applies to commercial policyholders, and rather than reducing a claim by a proportional amount to reflect the underinsurance, we will pay the maximum of the sum insured instead, giving you peace of mind if the worst happens.

This Union Advantage benefit applies to the Farm Property, Goods in Transit, Livestock Herd – Fire, Perils and Fatal Injury and Livestock in Transit sections of your policy. You must still regularly review all values, sums insured, and load limits with your local agency and adjust these if the amount at risk has changed or if a qualified valuer has recommended you do so.

### Enhanced Moral Obligation Cover

You already receive limited Moral Obligation cover as standard up to £2,500 under the Public Liability section of your commercial policy. Union Advantage extends this cover up to £5,000.

The cover provides for damage to personal effects of visitors or other property on the farm which are damaged due to certain events for which the policyholder is not legally liable.

So, if a visitor's car is hit in the yard and dented by a stone thrown up by a tractor, your Union Advantage benefit will help towards getting the car repaired, smoothing what could have been an even more difficult conversation.