



TAILORED COVER RIGHT DOWN TO THE FINEST DETAIL

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## INTRODUCING NFU MUTUAL

At NFU Mutual, we're proud to draw on over 100 years' experience, providing our customers with the outstanding products and first-class service our reputation is built on. We're well-known as the UK's leading rural insurer, but with in excess of 800,000 customers across our full product range, including home, motor and business, we offer far more than you might expect.

### WE FOCUS ON CUSTOMERS, NOT SHAREHOLDERS

As a mutual, we don't have shareholders; our purpose is to serve the interests of our customers. So we don't just measure our success by profit, but by how well we're looking after them. And when nine out of ten policies are renewed with us each year, we're confident we're delivering on our promise.

### WE BRING OUR EXPERTISE TO YOU IN PERSON

Over 300 offices across the UK allow us to provide local, personal service, with a friendly team and face-to-face discussion about your insurance needs. With local knowledge, backed by an extensive team of experienced underwriters, claims handlers and specialist suppliers, our agencies work hard to bring you an insurance solution tailored to your individual needs.

### WE'RE THERE FOR YOU

Our goal is your complete peace of mind. You won't find us on comparison websites or through a broker because we know the value of having genuine and thorough conversations with our customers. It's how you can be sure you've got the cover you need, with reassurance from quote to claim.



## BESPOKE HOME INSURANCE

Hand-upholstered sofa, diamond bracelet, original artwork, that rug you had made in Nepal... Whatever treasures adorn your home, express your individuality or accompany you on your travels, our Bespoke home insurance has got them covered.

Specially designed for high-value properties with complex needs and with contents and fine art valued over £100,000, NFU Mutual Bespoke offers a tailored approach to home insurance.

This cover comes with a wide range of benefits included as standard, plus the flexibility to add or extend protection to meet your individual needs. When discussing your insurance quote with you, your local NFU Mutual agency will provide further details on cover features, including any limits, exclusions or excesses.

### **Key benefits and features include:**

#### **Worldwide cover**

Take your possessions with you anywhere in the world with complete peace of mind.

#### **Accidental damage**

Accidental damage for your buildings and contents as standard.

#### **Specialist cover and optional agreed value**

We give you peace of mind to enjoy your jewellery, watches, fine art and collections.

#### **Legal costs**

Personal legal expenses and advice, up to £100,000.

#### **Alternative accommodation**

If your home can't be lived in, we'll pay for similar accommodation, with no limit, for you, your family and your domestic pets.

#### **Home emergency**

Cover for seven types of home emergency, with no excess or limit to the number of claims, up to £1,500 per claim.

#### **Garden contents**

We'll pay for damage to trees, garden furniture, marquees and hired equipment, up to £50,000.

#### **Family away from home**

Cover for your children's belonging whilst at university or college.

#### **Extra short-term cover**

We automatically provide up to 90 days cover for new purchases, and enhanced cover one month before and after for special events such as weddings and celebrations.



### **FINE ART, COLLECTIONS AND VALUABLES**

Our specialist valuables, fine art and collections cover can be built in to your Bespoke home insurance policy, offering increased protection for your most cherished possessions. Your NFU Mutual agency will explain any limits, excesses or exclusions, so you can be sure the cover is right for you.

#### **Key benefits and features include:**

##### **Generous unspecified values**

No need to specify items of fine art under £30,000, or jewellery and watches under £20,000.

##### **Sets and pairs cover**

You're covered if you lose or damage one of a pair or set, up to the single article limit or an agreed value. We'll work with you to replace or restore the set as you prefer.

##### **Underinsurance protection**

We automatically increase your cover if an item increases in value in the six months after the artist's death.

##### **Restoration and repair**

We cover the cost to replace, repair, or restore lost or damaged items to an agreed value and protect you against loss of value following repair or restoration.

### **VALUATIONS**

If you've never had a valuation, have recently carried out works on your property, or acquired new items, you may find a valuation helpful in providing an accurate figure for your sums insured.

The valuation service calls on a panel of professional valuers with expertise in property, jewellery, art, antiques, collectibles and general contents to draw up a report which can provide reassurance, and protection from underinsurance.

Your local NFU Mutual agency can explain more about this service, including our partners, their fees and approach, dependent on your requirements.



## A MORE PERSONAL APPROACH TO PRIVATE CAR INSURANCE

NFU Mutual car insurance is right up there with the best – winner of the AutoExpress Drive Power award 2019, 5 Star rated by Defaqto, and a Which? Recommended Provider.

**Our standard car insurance includes:**

- New for old replacement if you purchase a UK model from new and it's less than two years old when it's stolen or written off
- The same level of cover in many European countries
- Insurance for multiple cars under one policy
- Option to insure for market value or agreed value
- Mutual Assist Breakdown Cover provided by the RAC. If you breakdown in the UK at least ¼ mile from home and the total recovery distance is under 20 miles.

If you have Bespoke home insurance, for an additional premium you have the option to upgrade your NFU Mutual car policy with the following enhanced benefits:

**Driving other cars** – Cover for accidental damage, fire and theft when driving a vehicle you don't own up to £100,000. This is only available if your insurance certificate states that you have third party cover when driving other cars

**Personal effects** – Increased limit for personal belongings up to £2,500

**Like-for-like courtesy car** – Or an allowance of £4,000 so you can select a courtesy car that's as similar to your own vehicle as reasonably possible

Exclusions, excesses and limits may apply – talk your local NFU Mutual agency for further details.





## QUALITY COVER FOR MORE THAN JUST YOUR HOME

Additional cover for NFU Mutual home insurance customers.

### TRAVEL

We've packed even more into our Annual Travel insurance for Bespoke home insurance customers - with cover for multiple trips of up to 60 days at a time and baggage cover as standard.

You'll sleep easier knowing you're covered for travel essentials such as medical expenses, unavoidable cancellation and delayed departure to personal accident, legal costs and loss or theft of cash, tickets and passports.

### WORKING FROM HOME AND SMALL BUSINESS

We offer tailored business insurance solutions for a variety of enterprises, from sole traders to national corporates.

If you work from home and you have our Bespoke home insurance, you're already covered for damage to office furnishings and equipment up to £20,000 and stock up to £10,000.

For more extensive cover, ask about our Homeworker cover and our full suite of business and commercial insurances.

### SMALLHOLDER

Our Smallholder cover provides essential protection for your 'home-grown' business, be it a hobby or for commercial gain. Ask us about adding this to your Bespoke home insurance policy.

### DOG AND CAT

With cover for vets fees, emergency boarding and transport, quarantine, loss up to an agreed value and legal liability, our dog and cat insurance ensures your family pets can have the care and treatment they need.

### EQUINE

We know how important it is to keep your horse happy, healthy and safe. A big part of that is having the right insurance in place.

That's why we offer specialist cover to protect horse and rider, plus tack, equipment and horse boxes

Your NFU Mutual agency can also help with other specialist cover not always underwritten by NFU Mutual, but carefully chosen to meet our own high standards. This includes:

### BOAT AND YACHT

Cover for a wide range of boats, including yachts, commercial craft and jet skis, dependent on location. This includes cover for loss or damage, and legal liability to third parties.

### DOMESTIC RENOVATIONS

Dependent on the nature and size of your project, we can protect you against the risk of loss or damage while your home is undergoing building work or renovation.

Limits, exclusions and excesses may apply - talk to your local NFU Mutual agency for more details.



## FINANCIAL PLANNING

Seeking financial advice can help provide peace of mind for you and your family's future.

There's more to us than insurance. NFU Mutual Financial Advisers can help you decide which solutions may be financially beneficial for you in the complicated world of pensions, Inheritance Tax planning, investments, and protection or life cover.

Wherever your life is heading today and in the years ahead, we're here for you - with a breadth of expertise to bring clarity and focus to your financial goals.

It all starts with a conversation. We're ready when you are.

### JUST SO YOU KNOW...

When you get in touch, we'll explain the advice services 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.

Please note that Inheritance Tax advice is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.





For more information about NFU Mutual Bespoke Insurance, please get in touch to arrange a meeting over the phone or face-to-face.

[nfumutual.co.uk](http://nfumutual.co.uk)

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

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