



## 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 over 900,000 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 95% of our policyholders renew with us each year, we're confident we're delivering on our promise.

### WE BRING OUR EXPERTISE TO YOU IN PERSON

Over 500 NFU Mutual Agents in 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 need to know you're covered, come what may, with nothing overlooked or underinsured.

It's reassuring to know we settle 98% of claims\* - promptly and without fuss. So, if you do need to make a claim, you can count on us.

\* 98% of claims based on annual settled claims 2016-2018, excluding claims not pursued by the customer.



# 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 for 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 enhanced benefits included as standard, plus the flexibility to add or extend protection to meet your individual needs.

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 agreed value**

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

#### **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.

#### **Legal costs**

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

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

Cover for your children's belongings, including while at university or college.

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

We automatically provide up to 90 days cover for new purchases, and up to 60 days cover for items bought for special events such as weddings and celebrations.



## FINE ART, COLLECTIONS AND VALUABLES

As part of our Bespoke home insurance, our valuables, fine art and collections cover offers enhanced protection for your most cherished possessions.

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 Agent 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 Driver Power award 2019, 5 star rated by Defaqto and a Which? Recommended Provider.

Our standard car insurance includes:

- New for old replacement for stolen or written-off cars under two years old
- 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
- Flexibility to use your own repairer or one from our approved network
- Motor legal protection and RAC Roadside Assistance\*

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.

**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.

\* Standard cover includes one hour at the roadside as long as you're over ¼ mile from home. Recovery to a garage within 20 miles of breakdown if repairs cannot be completed at the roadside.

\*\* Only available if your insurance certificate states that you have third party cover when driving other cars.







# QUALITY COVER FOR MORE THAN JUST YOUR HOME

**Add-on cover exclusively 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 every enterprise, 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.

## PET

Your pets are part of the family, so naturally you'll want them to have the care and treatment they need.

Our dog and cat insurance covers vet fees up to £2,000 per incident as standard. It also includes emergency boarding and transport, quarantine, loss up to an agreed value and legal liability.

## 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.

# FINANCIAL PLANNING

The sooner you start getting expert advice about your financial goals, the sooner you're likely to reach them.

There's more to NFU Mutual than insurance. We can help with everything from investment planning, inheritance tax planning and preparing for retirement to taking care of loved ones should serious illness strike.

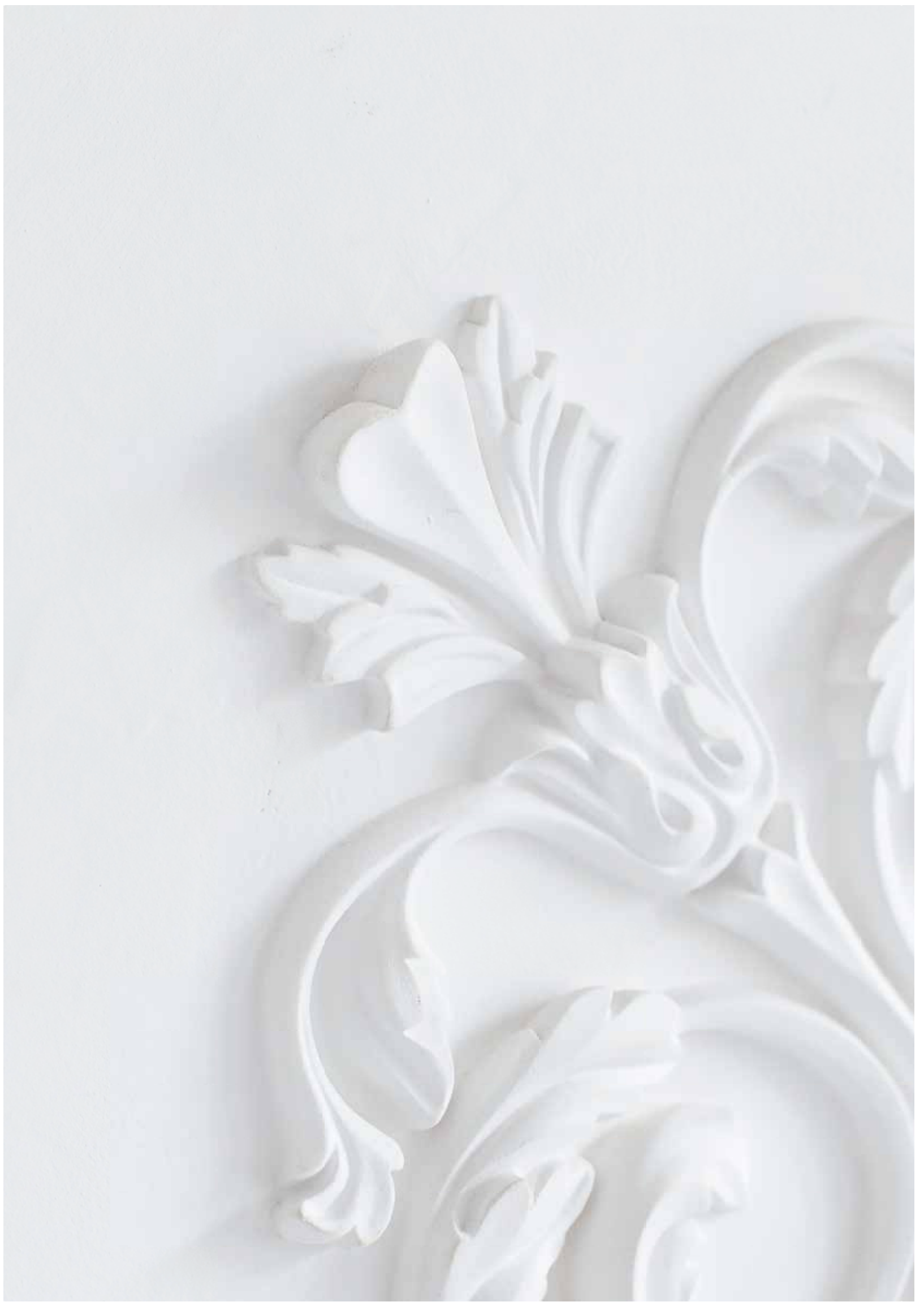
Wherever your life is heading today and in the years ahead, we're here for you - with a breadth of expertise to bring clarity and focus to your financial goals.

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

## JUST SO YOU KNOW...

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





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)

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