



BiB Underwriters Farmcare Motor Summary of cover

POLICY SUMMARY:

Some important facts about **your** Farmcare Motor Insurance are summarised below. This summary does not describe all the terms and conditions of **your Policy**, so please take time to read the Insurance **Policy** Booklet to make sure **you** understand the cover it provides. All references below are to the relevant section of the Insurance **Policy** Booklet.

NAME OF INSURER:

AXA Insurance UK Ltd in respect of sections 1 to 9
Lawclub Legal Protection which is a trading name of Allianz Insurance plc in respect of section 10

TYPE OF INSURANCE:

The Farmcare motor **Policy** is a product designed to meet the needs of the agriculture industry. The **Policy** is an annual contract which may be renewed each year subject to **your** needs and our terms and conditions and it protects **your** Farm Motor Vehicle(s) for: -

Comprehensive - Third party liability protection for injury or **Damage you** may cause to others and accidental **Damage Fire** and **Theft** cover for **your** vehicle.

Third Party **Fire** and **Theft** - Third party liability protection for injury or **Damage you** may cause to others and **Fire** and **Theft** cover for **your** vehicle.

Third Party Only - Third party liability protection for injury or **Damage you** may cause to others

Full details of the covers **you** have chosen are shown in **your Policy Schedule** and Statement of Fact. These documents also detail the vehicles to be insured and persons allowed to drive.

DURATION OF CONTRACT:

Your cover is valid for a twelve-month period as shown on **your** schedule of insurance

FEATURES, BENEFITS and SIGNIFICANT EXCLUSIONS OR LIMITATIONS:

The following features and benefits and Significant Exclusions or Limitations are included subject to the cover **you** have selected. :

Features & Benefits	Significant Exclusions or Limitations	Comprehensive	Third Party Fire & Theft	Third Party Only
Offers Protection against Legal liability for death or injury to any other person, including passengers	Unlimited	Included	Included	Included
Offers protection against legal liabilities for Damage to other persons' property.	Damage to third party property up to a limit of £20,000,000 if Your vehicle is a Private Car , but restricted to £5,000,000 for all other vehicles in respect of any one claim or number of claims arising out of one cause.	Included	Included	Included
Damage to Your vehicle	The maximum amount payable under this policy in respect of any one claim or number of claims arising out of one cause for fire, theft or damage is £2,500,000.	Included	Fire & Theft Only	Excluded
Green Card - Cover for Driving Aboard Includes cover in EU member states plus Croatia, Iceland, Liechtenstein, Norway, Switzerland and Andorra.	You must tell us before you take your car abroad to any country not specified to ensure Policy cover is provided and You may have to pay an additional premium. Includes minimum cover needed by law in the countries listed in the Policy . In addition, cover equivalent to that shown in the schedule of insurance full Policy cover is applicable to Private Cars & Commercial Vehicles up to 5 tonne gross vehicle weight for up to 3 months any one trip.	Included	Included	Included
In-Car Equipment Includes audio, telephone, visual navigation and visual entertainment equipment.	This cover only applies to equipment that is permanently fitted or can only be used in your car Limited to £500 if not Manufacturer's Standard Fitted Equipment Excluding the first amount, of any claim, shown in your schedule	Included	Fire & Theft Only	Excluded
Windscreen Repair or Replacement Service Windscreen repairs or replacements will not affect your No Claims Discount .	If your windscreen needs replacing you will have to pay the first amount, of any claim, shown in your Schedule. An additional £50 is payable in respect of any claim for a Private Car or Commercial Vehicle if an approved repairer is not used	Included	Excluded	Excluded



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Features & Benefits	Significant Exclusions or Limitations	Comprehensive	Third Party Fire & Theft	Third Party Only
New vehicle replacement We will replace Your vehicle with a new vehicle of the same make and specification (subject to availability) if Damaged or stolen	Your Vehicle must be less than one year old and the cost of repairing the Damage must be more than 50% of the current list price for the Vehicle .	Included	Included	Excluded
Personal Accident Benefits For you or your Spouse for death or loss of limbs / sight up to age 69	Only applicable to Private Cars & Commercial Vehicles up to 5 Tonne Gross Vehicle Weight The Policy must be in the name of an individual	Up to £3500	Up to £3500 as a result of Fire	Excluded
Medical expenses for each person	Only applicable to Private Cars & Commercial Vehicles up to 5 Tonne Gross Vehicle Weight	Up to £500	Up to £500 as a result of Fire & Theft	Excluded
Rugs, clothing and personal effects	Excluding Money, Stamps, Tickets, Documents or Securities. Excluding personal effects if carried in an open/convertible vehicle (unless secured in a locked compartment) Applicable to a Private Car or a Commercial Vehicle only	Up to £500	Up to £500 as a result of Fire & Theft	Excluded
Replacement Locks Up to £1000 towards the cost of replacing lost or stolen keys including replacement locks, lock transmitter, recoding or replacing the alarm system.	Excluding the first £50 of each and every claim. Excluding the cost of replacing any other security devices used in connection with Your vehicle	Included	Included	Excluded
Unauthorised movement of third party vehicles Cover under Section 1 & Section 4 for the movement of a vehicle causing an obstruction or otherwise preventing the operation of your business	Cover will not apply in respect of any vehicle being moved by anyone other than You, Your Spouse , or a person employed by you . Excluding the movement of a vehicle owned by, hired under a hire purchasing agreement, Leased under a vehicle Leasing agreement or lent to You	Included	Included	Included
Trailer Cover Cover for any Trailer that is attached or detached and is shown in the Policy Schedule or is not in the Policy Schedule and is valued below £100,000	In respect of any Trailer not specified in your Policy Schedule The cover will not exceed that of the towing vehicle. The maximum amount payable under this policy in respect of any one claim or number of claims arising out of one cause for fire, theft or damage is £2,500,000. Excluding liability arising while the trailer is attached to a towing vehicle not covered by this policy Excluding loss or damage to the trailer while the trailer is attached to a vehicle not covered by this policy unless i) the vehicle is owned by or in the custody or control of the policyholder or ii) at the time of occurrence of any loss or damage there is no other existing insurance covering the trailer and the trailer is specified in your policy schedule Excluding Trailers used or modified for passenger carriage unless specified on your Policy Schedule . Excluding Trailers not used for agricultural or forestry purposes unless specified on your Policy Schedule and agreed by the insurers.	Included	Fire & Theft Only	Liability Only



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Features & Benefits	Significant Exclusions or Limitations	Compre hensive	Third Party Fire & Theft	Third Party Only
Driving other vehicles - We will indemnify you or any authorised driver, as an individual, while driving a Private Car not belonging to you or any authorised driver nor hired under any leasing or hire purchase agreement to you or any authorised driver.	Excluding loss of or Damage to the vehicle being driven. Cover will not apply where Indemnity is provided under any other Policy . Only applicable to Private Cars only. Cover is only applicable provided your Certificate of Motor Insurance is so extended	Included	Included	Included
Uninsured Loss Recovery – This is an automatic extension which we have arranged with a specialist company. The cover will pay your legal fees should you need to take legal action to recover costs and damages not covered under the policy	The maximum we will pay for all claims arising out of any one event shall not exceed £100,000. You cannot claim for an event which is also covered under Section 4 Liability to Third Parties or Section 1 – Loss or damage of this policy	Included	Included	Included

ADDITIONAL SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

In addition to the significant and unusual exclusions and limitations noted above **Your Policy** excludes the following situations. Please refer to **your Policy** Booklet for full details.

Excluding loss or **Damage** arising from **Theft**, whilst **Your vehicle** is unattended at the time of the loss and the ignition keys have been left in or on **Your vehicle** (applicable to **Private Cars** and **Commercial Vehicles**)

Excluding death injury loss or **Damage** occurring or liability arising while the **Your vehicle** is being driven by **you**, unless **you** hold a licence to drive the vehicle or have held and are not disqualified from holding or obtaining such a licence, or is being driven with the consent of **you** or **your** representative by any person who is not specified in the **Certificate of Motor Insurance** or who **you** or **your** representative knows does not hold a licence to drive the vehicle unless he has held and is not disqualified from holding or obtaining such a licence unless a licence is not required by law.

Excess:

Any **Excesses** applicable to **your Policy** are detailed in **your** Schedule. These amounts must be paid in the event of each and every claim.

If **Your vehicle** is Damaged while a young or inexperienced person (including **you**) is driving, or is in charge of the vehicle, **you** will have to pay an additional amount as well as the amount detailed in **your** schedule as follows:-

- Driver aged 20 or under - £300
- Driver aged 21 to 24 - £200
- A novice driver aged 25 or over - £200

OTHER IMPORTANT INFORMATION

Claims

To make a claim please contact **your** insurance adviser immediately or call 0370 8507134.

In respect of glass claims please call our **Approved Repairer** : 0370 8507134.

You must give us any information or help that we may reasonably ask for. **You** must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the **Policy** document.

Renewal and cancellation

Shortly before each **Policy** anniversary, we will tell **you** the premium and terms and conditions that will apply for the following year. If **you** wish to change or cancel the cover **you** must tell us before the before the renewal date.

If **you** pay by direct debit, we will renew the **Policy** and continue to collect payments unless **you** tell us, before the renewal date, that **you** wish to cancel the **Policy**. If **you** pay by any other method, **you** must submit a further payment if **you** wish to renew the **Policy**.



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You may cancel **your Policy** at any time by giving us 7 days notice in writing; **you** will be entitled to a refund of any premiums already paid for the remaining **Period of Insurance** if **you** have not made a claim during the current **Policy** year.

We may cancel this **Policy** by giving **you** at least 7 days notice to **your** last known address; provided no claim has been made in the current **Policy** year we will refund any premiums already paid for the remaining **Period of Insurance**.

Law applicable to the Policy

Both **you** and we may choose the law which applies to this contract. However, unless **you** and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which **you** are based. Full details will be provided in **your Policy** documentation.

Complaints

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

If your complaint relates to the sale of your policy you should direct your complaint to the agent who sold you your policy.

If your complaint relates to the administration of your policy or the handling of a claim, you should address this to:

AXA Insurance
Commercial Complaints
AXA House
4 Parklands
Lostock
Bolton
BL6 4SD

Telephone: 01204 815359

Email: commercialcomplaints.INS@axa-insurance.co.uk

What to do if you are still not satisfied

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

The Financial Ombudsman Service,
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 0234567 (for landline users)
0300 1239123 (for mobile users)
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Compensation

AXA Insurance UK Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. **You** may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS www.fscs.org.uk.

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.