

Changes to BIBU Farmcare Motor policy Effective April 2019

Page	Change	Comment
Page 30	Addition of Breakdown Section	New cover
Page 1	Inclusion of Breakdown section to contents	
Page 2	Addition of breakdown insurer under introduction	
Page 3	Removal of Signature	
Page 5	Realignment of cover applicable	
Page 8	Amendment to Section 1- Loss or damage - Amount Payable	Amend to Market value if private car or commercial vehicle under £50,000
Page 14	Amendment to Section 4 – Liability to others exclusions 9	Amend tool of trade exclusion to clarify that forklift trucks, agricultural tractors, self-propelled agricultural or forestry machine or any trailer attached to such vehicles are covered for use as a tool of trade.
Page 20	Amendment to Section 8 Trailers	Addition of SD&P to acceptable use of unspecified trailers
Page 24 – Page 29	Amendment to Section 10 - Uninsured loss recovery	Amendments to Definitions/Cover & Exclusions to ensure cover is clearer
Page 30 – Page 37	Inclusion of new Breakdown section	New Cover
Page 43	Amendment to complaints process	Amendment to clarify contact details for different complaint types