

# NIG/FarmWeb Combined Insurance Policy

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

The NIG/FarmWeb Combined policy is underwritten by U K Insurance Limited and will run for 12 months or as shown on the policy schedule.

This Product Summary provides details of all available sections. Please refer to your policy schedule for full details of the operative sections and of any endorsements or excesses that may apply.

## General Conditions

<ul style="list-style-type: none"> <li>The Policy Document</li> <li>Adjustment of Premium</li> </ul>	<ul style="list-style-type: none"> <li>Policy voidable for non-disclosure</li> <li>Cancellation</li> </ul>	<ul style="list-style-type: none"> <li>Reasonable Precautions</li> <li>Instalments</li> <li>Contracts (Rights of Third Parties) Act 1999</li> </ul>	<ul style="list-style-type: none"> <li>Change of Risk or Interest</li> <li>Choice of Law</li> </ul>
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## Section 1 | Material Damage

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
Available on a "Specified Perils" basis for buildings and trade contents	<ul style="list-style-type: none"> <li>Professional Fees</li> <li>Accidental Damage to Underground Services</li> <li>Clearing of Drains</li> <li>Contracting Purchaser's Interest</li> <li>Capital Additions (for any one situation up to 15% of sum insured)</li> <li>Cost of Debris Removal/Re-erection</li> <li>Temporary removal of Agricultural Produce Plant Machinery and Trade Fixtures, Vehicles and implements and their accessories</li> <li>Fire Brigade Damage to Grounds (up to £2,000 any one claim)</li> <li>Replacement of locks following theft of keys (up to £1,000)</li> <li>Public Authorities</li> <li>Reasonable boarding up costs and cost of necessary removal or replacement of fixtures and fittings following Damage to Glass where this is covered under Policy Section 1</li> </ul>	<ul style="list-style-type: none"> <li>Reinstatement of Sum Insured following a loss</li> <li>Average</li> <li>Sums Insured subject to Index Linking</li> </ul>	<ul style="list-style-type: none"> <li>Bursting by steam pressure of non-domestic boilers</li> <li>Fire resulting from any heat process other than grain drying</li> <li>Cessation of work or government action</li> <li>Change in water table level</li> <li>Theft of jewellery and other valuables unless otherwise agreed</li> <li>Theft of livestock or glass</li> <li>Theft due to unexplained shortage and/or disappearance and/or fraud or dishonesty</li> <li>Weather damage to fences, gates, hedges, moveable property in the open, to growing crops in the open or under frames or cloches or buildings not maintained in a good state of repair</li> <li>Various exclusions apply to vacant or disused premises</li> <li>Consequential loss</li> <li>Property let out on hire</li> </ul>



## Section 1 | Material Damage *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
	<ul style="list-style-type: none"> <li>• Fire Extinguishment Expenses</li> <li>• Clear-up Costs (Own Property) (up to £25,000)</li> <li>• Trace and Access (up to £5,000)</li> <li>• Loss of Metered Water (up to £2,500)</li> </ul>		<ul style="list-style-type: none"> <li>• Loss resulting from your voluntarily parting with title or possession of any property by deception</li> <li>• Damage to any part of electrical equipment caused by electrical faults within that part</li> <li>• Showcases and automatic or vending machines or their contents outside the buildings of your premises</li> <li>• Poultry Rearing Appliances</li> </ul>

## Section 2 | Business Interruption

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<ul style="list-style-type: none"> <li>• Loss of Gross Revenue and/or Gross Rentals following Damage to your business premises</li> <li>• Loss of Book Debts following Damage to accounting records at your business premises</li> <li>• The insured causes of Damage will follow those under Policy Section 1 unless we have agreed otherwise</li> </ul>	<ul style="list-style-type: none"> <li>• Unspecified Suppliers</li> <li>• Unspecified Customers</li> <li>• Storage Sites</li> <li>• Property In Transit</li> <li>• Premises of Public Utilities - gas, electricity, water and telecommunications</li> <li>• Impact with Agricultural Vehicles, excluding Damage to animals caused by impact by any animal belonging to or under the control of the Insured or any Employee on any highway within Great Britain or Northern Ireland</li> <li>• The limit for the above extensions is £25,000 aggregate. Increased limits for any of the above Extensions can be considered on request and any increases will be shown in the Schedule</li> <li>• Denial of Access (up to the full sum insured)</li> </ul>	<ul style="list-style-type: none"> <li>• Declarations required Gross Revenue or Gross Rentals as applicable to enable premium adjustment</li> <li>• Monthly Records of outstanding debit balances be kept at a place other than the Insured's premises</li> <li>• Reinstatement of Sum Insured following a loss</li> </ul>	<ul style="list-style-type: none"> <li>• Deliberate loss or corruption of electronically stored information</li> <li>• Accidental loss or corruption of electronically stored information caused otherwise than by fire and certain other perils</li> <li>• Peril exclusions as per Material Damage Section 1</li> </ul>

## Section 3 | Livestock

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Available on a "Specified Perils" basis for livestock belonging to or in the custody and control of the Insured pertaining to the business of Farmer.</p> <p>Special perils cover available on request for Worrying, Fatal Injury, Mortality and Livestock Disease</p>	<ul style="list-style-type: none"> <li>• Veterinary Surgeon's fees up to £500 any one animal</li> <li>• Fees payable to knacker renderer or bona fide disposal centre up to £300 any one carcass, £1,000 any one period of insurance following a valid claim</li> </ul>	<ul style="list-style-type: none"> <li>• Special Condition of Average</li> <li>• Veterinary Surgeon's report needed following a claim</li> <li>• Any one animal limit £10,000 unless otherwise stated</li> </ul>	<ul style="list-style-type: none"> <li>• Theft due to fraud or dishonesty</li> <li>• Transit for hire and reward</li> <li>• Slaughter not on humane grounds</li> <li>• Cessation of work or Government action</li> <li>• Unexplained disappearance for periods less than 30 days</li> <li>• Various exclusions apply to vacant or disused premises</li> <li>• Straying unless reasonable fencing is provided</li> <li>• Horses being ridden in connection with hunting, racing, show-jumping or other competitive events</li> </ul>

## Section 4 | Employers' Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Indemnity Limit £10 Million (inclusive of legal costs) for any one occurrence, unless otherwise shown in the schedule</p> <p>Territorial Limits are Great Britain, Northern Ireland the Channel Islands and the Isle of Man (see also the Work Overseas extension)</p>	<ul style="list-style-type: none"> <li>• Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)</li> <li>• Health and Safety at Work etc Act 1974</li> <li>• Unsatisfied Court Judgements</li> <li>• Work Overseas</li> <li>• Indemnity to Principals</li> <li>• Agricultural Wages Board cover (unless this cover has not been selected)</li> <li>• Corporate Manslaughter and Corporate Homicide Act 2007 limited to a maximum amount of £250,000 in respect of any Occurrence in the aggregate in any one Period of Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Contractual Liability</li> <li>• EU Jurisdiction</li> </ul>	<ul style="list-style-type: none"> <li>• Injury to Employees (other than the driver) resulting from being in or on any of your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988</li> <li>• Visits or work on any offshore rig or platform</li> </ul>

## Section 5 | Public Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Legal Liability cover for:</p> <ul style="list-style-type: none"> <li>• Third party property damage</li> <li>• Third party injury</li> <li>• Obstruction, trespass, nuisance or wrongful arrest</li> </ul> <p>Indemnity Limit for any one occurrence as shown in the schedule</p> <p>Territorial Limits are Great Britain, Northern Ireland the Channel Islands and the Isle of Man (see also the Work Overseas extension)</p>	<ul style="list-style-type: none"> <li>• Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)</li> <li>• Health and Safety at Work etc Act 1974</li> <li>• Indemnity to Principals</li> <li>• Work Overseas</li> <li>• Defective Premises Act</li> <li>• Damage to Leased &amp; Rented Premises</li> <li>• Member to Member Liability</li> <li>• Motor Contingent Liability</li> <li>• Overseas Personal Liability</li> <li>• Cross Liabilities</li> <li>• Data Protection Act 1998 (up to £250,000 in respect of all claims in any one period of insurance)</li> <li>• Obstructing Vehicles</li> <li>• Corporate Manslaughter and Corporate Homicide Act 2007 limited to a maximum amount of £250,000 in respect of any Occurrence in the aggregate in any one Period of Insurance</li> <li>• Environmental Statutory Clean up Costs limited to a maximum amount of £1,000,000 in respect of any Occurrence in the aggregate in any one Period of Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Precautions for use of heat away from your own premises</li> <li>• Indemnity Limit is costs inclusive in the USA &amp; Canada</li> <li>• Contractual Liability</li> <li>• EU Jurisdiction</li> </ul>	<ul style="list-style-type: none"> <li>• Faulty or defective workmanship/ materials</li> <li>• Advice, design, formula or specification</li> <li>• Bodily injury to any Employee</li> <li>• Property belonging to you or under your control</li> <li>• Ownership or use of any craft, or vehicle licensed for road use</li> <li>• Products supplied</li> <li>• Liquidated damages, fines or penalties</li> <li>• Punitive, exemplary or aggravated damages</li> <li>• Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident</li> <li>• Pollution or contamination occurring in the USA or Canada</li> <li>• Visits or work on any offshore rig or platform</li> <li>• Crop spraying on land not occupied or used by the Insured for own farming purposes</li> <li>• Supply, use or production of genetically modified crops, including contamination or changes to the environment.</li> </ul>

## Section 6 | Products Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Legal Liability cover for:</p> <ul style="list-style-type: none"> <li>• Third party property damage</li> <li>• Third party injury</li> </ul> <p>occurring anywhere in the world caused by products supplied from Great Britain, Northern Ireland the Channel Islands or the Isle of Man</p> <p>Indemnity Limit for all occurrences during any one period of insurance as shown in the schedule</p>	<ul style="list-style-type: none"> <li>• Compensation for Court Attendance connected to a claim (up to £250 per day for each director/partner and £150 per day for each employee)</li> <li>• Health and Safety at Work etc Act 1974</li> <li>• Cross Liabilities</li> <li>• Data Protection Act 1998 (up to £250,000 in respect of all claims in any one period of insurance)</li> <li>• Consumer Protection and Food Safety Acts</li> <li>• Corporate Manslaughter and Corporate Homicide Act 2007 limited to a maximum amount of £250,000 in respect of any Occurrence in the aggregate in any one Period of Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Indemnity Limit is costs inclusive in the USA &amp; Canada</li> <li>• Contractual Liability</li> <li>• EU Jurisdiction</li> </ul>	<ul style="list-style-type: none"> <li>• Cost of repair, alteration, replacement, removal or recall of any Products Supplied</li> <li>• Advice, design, formula or specification</li> <li>• Bodily injury to any Employee</li> <li>• Liability caused by or arising from Property in your charge or control</li> <li>• Products supplied which to your knowledge are used as a critical part in connection with flying or navigation of any aircraft spacecraft rocket missile or satellite</li> <li>• Liquidated damages, fines or penalties</li> <li>• Punitive, exemplary or aggravated damages</li> <li>• Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident</li> <li>• Pollution or contamination occurring in the USA or Canada</li> <li>• Products supplied which to your knowledge are exported to the USA or Canada</li> <li>• Supply, use or production of genetically modified crops, including contamination or changes to the environment.</li> </ul>

## Section 7 | Money

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Loss of Money as defined</p> <ul style="list-style-type: none"> <li>• in transit and at contract sites</li> <li>• in bank night safe</li> <li>• in premises during business hours</li> <li>• in premises outside business hours in safe</li> <li>• in premises outside business hours not in safe</li> <li>• in the custody of travellers and collectors</li> <li>• in private dwellings</li> </ul>	<ul style="list-style-type: none"> <li>• Damage to safes, franking machines and carrying cases</li> <li>• Damage to clothing and personal effects (up to £500 per person)</li> <li>• Unauthorised use of company credit cards (up to £500 during each period of insurance)</li> <li>• Cattle Passports up to £250,000 in any one period of insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Money records to be kept in a secure place separate from the money itself</li> <li>• Safe keys to be removed to a secure place of safe keeping outside business hours</li> <li>• Safe details to be provided</li> <li>• Accompaniment requirements for money in transit</li> <li>• Transit Limits</li> <li>• Theft Protections to be put into full and effective operation outside business hours</li> <li>• Reasonable care to be taken in selection and supervision of employees</li> <li>• Credit Card losses to be notified to the issuing company immediately and the Police within 24 hours of the loss</li> </ul>	<ul style="list-style-type: none"> <li>• Fraud or dishonesty of any partner, director or employee not discovered within 14 days</li> <li>• Loss insured under a Fidelity Guarantee policy</li> <li>• Loss from unattended vehicles</li> <li>• Any form of payment that is counterfeit, false, fraudulent invalid, uncollectable or irrecoverable</li> <li>• Loss occurring outside UK and Republic of Ireland</li> <li>• Errors, omissions or consequential loss</li> </ul>

## Section 8 | Personal Accident (Assault)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Benefits are payable for injury sustained during theft or attempted theft of money or other property, resulting in</p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Loss of limbs or sight</li> <li>• Permanent total disablement</li> <li>• Temporary total disablement</li> <li>• Temporary partial disablement</li> <li>• Incurred medical expenses</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• You and your partners, directors and employees must be aged not less than 16 years nor more than 75 years</li> <li>• Qualified medical advice to be immediately sought following disablement</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-existing physical or mental condition</li> </ul>

## Section 9 | Personal Accident and Sickness

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Benefits are payable for bodily injury sustained during the period of insurance that results in the below within one year of the occurrence:</p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Loss of limbs or sight</li> <li>• Permanent total disablement</li> <li>• Temporary total disablement</li> <li>• Temporary partial disablement</li> <li>• Incurred medical expenses</li> </ul> <p>Note: Sickness is an optional extension and not included as standard.</p> <p>Any cover (where requested) for unspecified employees can be selected as either occupational (as farmer) or 24 hour cover. Please refer to your schedule for full details of the cover in force.</p>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• You and your partners, directors and employees must be aged not less than 16 years nor more than 70 years</li> <li>• Limit of Liability</li> <li>• Change in Circumstances</li> <li>• Extra conditions apply to sickness cover (where operative)</li> </ul>	<ul style="list-style-type: none"> <li>• Hazardous activities such as mountaineering, rock climbing, winter sports outside the UK, speed, time trials or sprints</li> <li>• Professional Sport</li> <li>• Being in, entering into or descending from any aircraft other than as a passenger in a fully licensed passenger carrying aircraft</li> <li>• Illness or disease not resulting from bodily injury, or suffering from bodily injury due to any gradually operating cause</li> <li>• Alcohol, drugs or any sexually transmitted disease</li> <li>• Intentional self-injury, suicide or attempted suicide</li> <li>• Provoked assault or fighting</li> <li>• Any pre-existing condition</li> <li>• Wilful exposure to needless peril</li> <li>• Any claim involving Acquired Immune Deficiency Syndrome or HIV</li> <li>• In respect of sickness (where operative): <ul style="list-style-type: none"> <li>• any claim once a person reaches the age of 65</li> <li>• any claim which occurs within 21 days of the commencement of cover</li> </ul> </li> </ul>

## Section 10 | Farm Property in Transit

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Farm property whilst in transit in the UK and Republic of Ireland by road, rail or inland air freight</p>	<ul style="list-style-type: none"> <li>• Packing Materials</li> <li>• Transfer and Reloading Costs (up to £2,500)</li> <li>• Drivers Personal Effects (up to £500)</li> <li>• Use of Substitute Vehicles</li> <li>• Reinstatement of Sums Insured</li> </ul>	<ul style="list-style-type: none"> <li>• Motor Vehicles must be roadworthy and in good state of repair</li> </ul>	<ul style="list-style-type: none"> <li>• Wear and tear, deterioration, contamination, mildew, damp, rust, corrosion, insect or vermin</li> <li>• Inherent vice, latent defect, action of light, atmospheric or climatic conditions</li> <li>• Spillage, leakage, evaporation, loss of weight, shrinkage</li> </ul>

## Section 10 | Farm Property in Transit *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
			<ul style="list-style-type: none"> <li>• Mechanical or electrical derangement or breakdown</li> <li>• Electrical or magnetic injury disturbance or erasure of electronic records</li> <li>• Breakdown of refrigeration, insufficient insulation</li> <li>• Defective/inadequate packing or insufficient addressing</li> <li>• Delay or seizure of goods by the government or other authority</li> <li>• Theft from unattended vehicles unless specific security devices are operational</li> <li>• Explosives or other dangerous goods</li> <li>• Money, jewellery precious stones and metals, bullion, furs</li> <li>• Livestock and living creatures</li> <li>• Property carried for hire or reward</li> <li>• Consequential loss</li> </ul>

## Section 11 | All Risks on Machinery and/or Apparatus

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
Geographical Limit for each insured item as shown in the schedule	<ul style="list-style-type: none"> <li>• Damage to contents of any insured vending machines (up to £100 any one incident)</li> <li>• Public Authorities</li> </ul>	<ul style="list-style-type: none"> <li>• Average</li> </ul>	<ul style="list-style-type: none"> <li>• Inherent vice, deterioration, wear and tear</li> <li>• Faulty or defective workmanship</li> <li>• Bursting by steam pressure of non-domestic boilers</li> <li>• Corrosion, rust, wet or dry rot, vermin</li> <li>• Change in temperature, colour, flavour, texture or action of light</li> <li>• Theft or attempted theft from an unattended vehicle unless secured or from unattended/ closed premises unless secured</li> <li>• Cracking or collapse of boilers and other pressure vessels</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Subsidence, heave or landslip</li> <li>• Fraud or dishonesty</li> <li>• Disappearance or unexplained shortage</li> <li>• Electrical or magnetic disturbance of electronic records (other than by lightning)</li> <li>• Damage to a building caused by its own collapse</li> <li>• Weather damage to moveable property in the open or in open sided buildings</li> <li>• Fire damage to property undergoing any heat process</li> <li>• Damage to property (other than by fire or explosion) resulting from any production or repair process</li> </ul>

Section 11 | All Risks on Machinery and/or Apparatus *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
			<ul style="list-style-type: none"> <li>• Damage in respect of vacant or disused buildings caused by freezing, escape of water, malicious persons or theft</li> <li>• Delay or seizure of goods by the government or other authority</li> <li>• Consequential loss</li> <li>• Damage to any part of electrical equipment caused by electrical faults within that part</li> <li>• Damage caused by failure to maintain a sufficient level of nitrogen in flasks</li> </ul>

## Section 12 | Deterioration of Refrigerated Foods

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
Deterioration, contamination or putrefaction of refrigerated foods caused by breakdown, escape of refrigerant or electricity supply failure	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Wear, tear, deterioration or other gradually operating cause</li> <li>• Loss in any cabinet older than 5 years unless subject to a maintenance agreement</li> <li>• Incorrect setting of controls</li> <li>• Consequential loss</li> <li>• Deliberate withdrawal of electricity supply by the supplier</li> </ul>

## Section 13 | Engineering Damage to Machinery and Plant

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>When more than one option is available the schedule will state which options apply</p> <p><b>Inspection and Cover A</b> Statutory or non-statutory inspection of specified items of machinery and plant, and cover for impact damage (up to £100,000 any one occurrence) to your surrounding property caused by fragmentation of any inspected item</p> <p><b>Cover B</b> Damage (up to £500,000 any one occurrence) either to specified items or to all machinery and plant caused by:</p> <ul style="list-style-type: none"> <li>• Explosion, Collapse or Breakdown or</li> <li>• Sudden and Unforeseen Damage i.e. Explosion, collapse or breakdown, plus other accidental damage</li> </ul>	<ul style="list-style-type: none"> <li>• Capital Additions</li> <li>• Cost of Debris Removal</li> <li>• Temporary Repairs (up to £10,000)</li> <li>• Temporary removal for repair, maintenance, overhaul or inspection (including up to £25,000 for sea and air transits)</li> <li>• Loss Minimization</li> </ul>	<ul style="list-style-type: none"> <li>• The Inspecting Authority shall have the right to inspect the Machinery and Plant at all reasonable times and will make periodical inspections of Machinery and Plant</li> <li>• Date Recognition Exclusion Clause (Inspection)</li> <li>• Machinery shall be maintained in good working order</li> <li>• Machinery shall be operated and maintained in accordance with manufacturers recommendations</li> </ul>	<ul style="list-style-type: none"> <li>• Explosion under Cover A</li> <li>• Fire</li> <li>• Lightning, aircraft, earthquake storm, flood, water discharged from any installation/sprinkler or theft</li> <li>• Testing or intentional overloading</li> <li>• Hydraulic testing</li> <li>• Burning or distortion by heat</li> <li>• Wear and tear or gradual deterioration</li> <li>• Gradually developing defects, flaws</li> <li>• Loose parts, defective joints or seams</li> <li>• Scratching of painted or polished surfaces</li> <li>• Ropes</li> <li>• Non-metallic protective linings, batteries</li> <li>• Rubber tyres</li> </ul>

## Section 13 | Engineering Damage to Machinery and Plant *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<b>Cover C</b> Damage (up to £1 Million any one occurrence) to your own surrounding property caused by explosion of any boiler or pressure vessel to which Cover B above applies			<ul style="list-style-type: none"> <li>Loss of use or consequential loss</li> </ul>

## Section 14 | Commercial Legal Expenses

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
This section covers legal expenses incurred in relation to the following:			
<b>Standard Cover</b>		<b>Optional Extensions</b>	
<ol style="list-style-type: none"> <li>Employment Disputes and Compensation Awards</li> <li>Legal Defence</li> <li>Property Protection and Bodily Injury</li> <li>Tax Protection</li> </ol>		<ol style="list-style-type: none"> <li>Contract Disputes</li> <li>Tenancy Disputes</li> <li>Debt Recovery</li> </ol>	
Each of these covers has its own Provisions and Exclusions, in addition to which General Exclusions apply to the whole section. The purpose of the cover is to pay costs you incur (with our approval) in relation to the legal action, NOT to pay any fines, penalties or compensation you are ordered to pay. In any event, we will not pay any costs incurred prior to our acceptance of the claim, nor any claim reported more than 180 days after you should have known about the incident giving rise to the claim.			
Your policy has full details of the cover and exclusions applicable, both in relation to the individual covers and at policy level.			
This cover is underwritten by DAS Legal Expenses Insurance Company Limited on behalf of NIG.			

## Section 15 | Uncollected Milk

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
Loss of milk from causes beyond your control resulting from the Dairy or its authorised agent being unable to collect milk from your premises which would otherwise have been collected under your contract of sale of milk to the Dairy	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>Loss due to an outbreak of notifiable disease at your premises, or outbreak or suspected outbreak elsewhere than at the premises occurring prior to the commencement of this cover</li> <li>Strikes, lock-outs or industrial disputes commencing or having given notice to commence prior to commencement of this cover</li> <li>Loss due to Damage or breakdown to property at the Insured's premises</li> <li>Contamination of the milk at the Insured's premises</li> </ul>



## Section 16 | Farm Home

Section A – Buildings	Section B – Contents
<b>What is covered:</b>	
<ul style="list-style-type: none"> <li>• Your home and its walls, roofs, drives, patios</li> <li>• Permanent fixtures such as kitchen units, bathroom fittings, fitted wardrobes</li> <li>• Outbuildings including sheds, garages, tennis courts, terraces, and carports within the same site.</li> </ul>	<ul style="list-style-type: none"> <li>• Household goods, including non-permanent fixtures and fittings like carpets, curtains</li> <li>• Personal belongings in the home, outbuildings, garages and sheds within the same site</li> </ul>
<b>Loss or Damage What you are covered for:</b>	
<ul style="list-style-type: none"> <li>• Fire &amp; Smoke Damage</li> <li>• Storm or Flood</li> <li>• Escape of water or oil</li> <li>• Theft</li> <li>• Damage by malicious persons or vandals</li> <li>• Subsidence</li> <li>• Riot</li> <li>• Impact</li> </ul>	<ul style="list-style-type: none"> <li>• Fire &amp; Smoke Damage</li> <li>• Storm or Flood</li> <li>• Escape of water or oil</li> <li>• Theft</li> <li>• Damage by malicious persons or vandals</li> <li>• Subsidence</li> <li>• Riot</li> <li>• Impact</li> </ul>
<b>Additional cover Extra benefits included as standard:</b>	
<ul style="list-style-type: none"> <li>• Damage to internal plumbing installations by frozen pipes</li> <li>• Accidental breakage of windows or fixed sanitary ware</li> <li>• The cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to 20% of the sum insured)</li> <li>• Between exchange of contracts and completion of the sale of your property, the benefit of the insurance is extended to the new purchaser (Paragraph E – During Sale)</li> <li>• Accidental damage to external pipes and cables</li> <li>• Additional Expenses such as architects and debris removal fees</li> <li>• Trace and access £5,000</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental breakage of TV's, videos, audio and home computer equipment.</li> <li>• Replacement door locks and keys if your keys are stolen, up to £500</li> <li>• Money and Credit Cards in the home up to £500</li> <li>• Oil and Metered water up to £1,000.</li> <li>• Items kept in the garden up to £1,000 (Paragraph D – Contents in the open)</li> <li>• Garden plants cover up to £1,000</li> <li>• Freezer contents (Paragraph I – Deep Freezer Contents)</li> <li>• Contents temporarily removed to another home up to 20% of the sum insured</li> <li>• Sum insured increased by 10% during the Christmas period and for one month before and after a family wedding or Civil Partnership Ceremony</li> <li>• Valuables, Works of Art and Collections up to <ul style="list-style-type: none"> <li>i 5% of the Contents Sum Insured in respect of any one item or collection</li> <li>ii 30% of the Contents Sum Insured in total in respect of all Valuables, Works of Art or Collections.</li> </ul> </li> <li>• Accidental Damage to mirrors and glass</li> <li>• Tenants Liability up to 20% of the Contents sum insured</li> <li>• Fatal Injury to you or your spouse following fire or assault by thieves in the home causing death within 12 months. £5,000 payable</li> <li>• Loss of documents up to £500</li> <li>• Rent and Alternative Accommodation up to £10,000</li> </ul>
<b>Accidental damage cover (Optional extra)</b>	
<ul style="list-style-type: none"> <li>• Extra accidental damage cover for accidents like drilling into a pipe or cable, or putting your foot through the loft floor</li> </ul>	<ul style="list-style-type: none"> <li>• Extra accidental damage cover for accidental breakage of items like vases and ornaments, as well as DIY disasters like spilt paint on carpets or furniture</li> </ul>

## Section 16 | Farm Home *continued*

Summary of Exclusions and Limits											
Please refer to your policy document for full details											
Section A – Buildings		Section B – Contents									
<p>Your policy will not pay for:</p> <ul style="list-style-type: none"> <li>• Theft or attempted theft</li> <li>• Damage by malicious persons or vandals</li> </ul> <p>caused by you or your family</p> <p>After your home has been unoccupied for more than 35 consecutive days or is left unfurnished your policy will not pay for:</p> <ul style="list-style-type: none"> <li>• Theft or attempted theft</li> <li>• Damage by malicious persons or vandals</li> <li>• Escape of water or oil</li> <li>• Damage to plumbing installation</li> <li>• Accidental damage to fixed glass and sanitary ware</li> </ul> <p><b>Domestic pets:</b></p> <ul style="list-style-type: none"> <li>• Your policy will not pay for impact or accidental damage caused by domestic pets</li> </ul>		<p>Your policy will not pay for:</p> <ul style="list-style-type: none"> <li>• Theft or attempted theft</li> <li>• Damage by malicious persons or vandals</li> </ul> <p>caused by you or your family</p> <p>After your home has been unoccupied for more than 35 consecutive days or is left unfurnished your policy will not pay for:</p> <ul style="list-style-type: none"> <li>• Theft or attempted theft</li> <li>• Damage by malicious persons or vandals</li> <li>• Escape of water or oil</li> <li>• Plants/Shrubs/Trees in the garden (Paragraph O – Garden Cover)</li> <li>• Accidental damage to TV's, videos, audio and home computer equipment</li> <li>• Accidental breakage of mirror and glass</li> <li>• Accidental damage</li> </ul> <p>Your policy will not pay for</p> <ul style="list-style-type: none"> <li>• Theft or attempted theft while your home is loaned or let or occupied by paying guests unless involving forcible and violent entry to or exit from the home</li> </ul> <p><b>Domestic pets:</b></p> <ul style="list-style-type: none"> <li>• Your policy will not pay for impact or accidental damage caused by domestic pets</li> </ul> <p><b>Business equipment:</b></p> <ul style="list-style-type: none"> <li>• Your policy will not pay for loss or damage to property (including money) used for any professional or business purposes other than property within the main farmhouse used in connection with your business as farmer</li> </ul> <p><b>*Valuables, **Collections and ***Works or Art in the Home</b></p> <p><b>Aggregate limit</b></p> <ul style="list-style-type: none"> <li>• 30% of the Contents Sum Insured. Please refer to your policy schedule for details of the limit applicable to your policy.</li> </ul> <p><b>Single article limit</b></p> <ul style="list-style-type: none"> <li>• 5% of the Contents Sum Insured</li> </ul> <p><b>Limit for loss from outbuildings (except garages)</b></p> <ul style="list-style-type: none"> <li>• £2,000</li> </ul>									
<p><b>Excess</b></p> <p>The following excesses (with the exception of subsidence) are payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.</p> <table border="1"> <tr> <td>Subsidence</td> <td>£1,000</td> <td>All Claims</td> <td>£50</td> </tr> <tr> <td>All Other Claims</td> <td>£50</td> <td></td> <td></td> </tr> </table>				Subsidence	£1,000	All Claims	£50	All Other Claims	£50		
Subsidence	£1,000	All Claims	£50								
All Other Claims	£50										
<p>* Valuables are gold and silver articles, watches, jewellery, cups, trophies and like, furs                  ** Collections are stamp, medal, coin, firearm and similar collections of intrinsic value                  *** Works of art are curios, object d'art, sculptures, carvings, paintings, pictures and drawings</p>											

Section 16 | Farm Home *continued*

<b>Section C - Liabilities</b>	
<p><b>What is covered</b></p> <p>Up to the amount shown in the Policy Wordings in respect of your legal liability to third parties for occurrences anywhere in the world that result in:</p> <ul style="list-style-type: none"> <li>• Their death or bodily injury, or</li> <li>• Accidental loss of or damage to their property</li> </ul>	<p><b>Occurrences</b></p> <ul style="list-style-type: none"> <li>• Where Section 16A – Buildings is operative, incidents about the home based solely upon your liability as owner of the home</li> <li>• Where Section 16B – Contents is operative: <ul style="list-style-type: none"> <li>• incidents in or about the home based on your liability as occupier not as owner of the home, or</li> <li>• incidents in or about the home, elsewhere in the UK or whilst travelling with you anywhere in the world based on your liability as an employer of domestic servants</li> <li>• liability elsewhere in the world based on your liability as individuals</li> </ul> </li> <li>• Where Section 16F – Caravan is operative, incidents in or about the caravan while being used in accordance with the Description of Use and based on your liability as owner of the caravan.</li> </ul>
<b>Summary of Exclusions and Limits</b>	
<b>Please refer to your policy document for full details</b>	
<p>Your policy will not pay for liability arising from:</p> <ul style="list-style-type: none"> <li>• Any trade business or profession</li> <li>• Ownership, possession or use of: <ul style="list-style-type: none"> <li>• Mechanically propelled vehicles other than domestic gardening equipment</li> <li>• Caravans, other than as insured above</li> <li>• Watercraft (other than hand or foot propelled craft, sailboards or surfboards) or small craft</li> <li>• Aircraft including models</li> <li>• Animals other than domestic cats, dogs and horses, excluding horses other than when used for private purposes only, excluding use for racing, steeplechasing or polo playing</li> <li>• Firearms other than sporting guns</li> <li>• Dogs referred to under the Dangerous Dogs Act 1991</li> </ul> </li> <li>• Your wilful or malicious acts</li> <li>• Ownership or occupation of land or buildings other than the home</li> <li>• Any action against you brought in any court outside the EU</li> <li>• Property you own or in your trust, custody or control</li> <li>• Incidents which would otherwise be insured by another policy</li> <li>• Transmission of any communicable disease, other than when contracted by a person you employ as a domestic servant and arising in the course of their employment</li> <li>• Bodily injury to you (or others who are covered by this section as "the Insured")</li> </ul>	
<b>Extensions</b>	
<ul style="list-style-type: none"> <li>• Defective Premises Act</li> <li>• Unrecovered Damages</li> </ul>	
<b>Section D – Personal Possessions (optional extra)</b>	
<p><b>What is covered</b></p> <p>Items designed to be worn or carried that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment pedal cycles, and money</p>	<p><b>Loss or Damage</b></p> <ul style="list-style-type: none"> <li>• Accidental loss</li> <li>• Accidental damage</li> <li>• Money</li> <li>• Credit cards</li> <li>• Conditions apply to Pedal Cycles over £200</li> </ul> <p>Anywhere in the European Union and for up to 60 days elsewhere in the world</p>
<b>Summary of Exclusions and Limits</b>	
<b>Please refer to your policy document for full details</b>	
<p>Loss or Damage</p>	<ul style="list-style-type: none"> <li>• Your policy will not pay for: <ul style="list-style-type: none"> <li>• Theft from an unattended vehicle unless all doors, windows and boot or hatchback are closed and securely locked.</li> <li>• More than £1,000 for any claim for theft from an unattended motor vehicle</li> <li>• Property used for any professional or business purposes</li> <li>• Contact lenses or corneal lenses</li> <li>• Wear and tear, or any process of cleaning, repairing or maintenance</li> </ul> </li> </ul>

Section 16 | Farm Home *continued*

	<ul style="list-style-type: none"> <li>mechanical, electrical or computer breakdown</li> <li>Sports equipment whilst in use</li> <li>Theft of Pedal cycles over £200 when the cycle is unattended unless the cycle is immobilised by a security device</li> <li>Loss or damage to Pedal cycles over £200 while the cycle is being used for racing, pace making or trials</li> </ul>
Money Credit cards	Your policy will not pay for: <ul style="list-style-type: none"> <li>Loss unless reported within 24 hours to the police.</li> </ul>
<p><b>Excess</b></p> <p>A £50 excess is payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.</p>	
<p><b>Section E – Family Legal Protection (optional extra)</b></p> <ul style="list-style-type: none"> <li>24hr advice/claim line – access to legally qualified staff to advise you on any private legal problem, and for reporting a claim</li> <li>Legal costs up to £25,000 for: <ol style="list-style-type: none"> <li>Employment Disputes</li> <li>Contract Disputes</li> <li>Bodily Injury</li> <li>Property Protection</li> <li>Tax Protection</li> <li>Legal Defence</li> </ol> </li> </ul>	
<p><b>Excess</b></p> <p>A £25 excess is payable in addition to any other excess which may apply. Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.</p>	
<p><b>Section F – Caravan (optional extra)</b></p>	
<b>Caravan – What is covered:</b>	<b>Caravan contents – What is covered:</b>
<ul style="list-style-type: none"> <li>The caravan including fixtures and fittings including awnings, external steps and generators</li> <li>Furniture, furnishings, bedding and household linen and utensils</li> </ul>	<ul style="list-style-type: none"> <li>Personal effects, clothing and luggage, audio and visual equipment and sports equipment while in the caravan.</li> </ul>
<p><b>Additional cover</b></p> <p><b>Extra benefits included as standard:</b></p> <ul style="list-style-type: none"> <li>Additional cost of removing caravan to nearest repairer and returning it to your home</li> <li>Alternative accommodation for up to 15 days (maximum £20 per day) if the caravan becomes uninhabitable as a result of loss or damage while you are on holiday or touring.</li> <li>Payment of lost hiring charges, up to 15 days, for bookings made before the date of the loss or damage. Maximum £20 per day.</li> </ul>	
<p><b>Summary of Exclusions and Limits</b></p> <p>Please refer to your policy document for full details</p>	
<p><b>Caravan</b></p> <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> <li>Your caravan while it is being used as a permanent residence or for any trade, business or profession.</li> <li>Theft of touring caravan unless the caravan is secured by a hitch lock or wheel clamping device while detached from the touring vehicle</li> </ul>	<p><b>Caravan contents</b></p> <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> <li>Valuables, personal money, credit cards, collections and Works of Art.</li> <li>Personal effects, clothing and luggage, audio and visual equipment or sports equipment while the caravan is not being used by you and your family</li> <li>Theft of personal effects, clothing and luggage, audio and visual equipment or sports equipment unless you or your family are in residence in the caravan at the time of the loss or damage and the caravan is securely locked and all windows are tightly closed and locked.</li> </ul>
<p><b>Excess</b></p> <p>The following excesses are payable. Please refer to your policy schedule for full details of the excesses that apply to your policy.</p>	
Caravans – all claims	£50

## Further Information

### Other features

Free Helpline services available 24 hours a day, 7 days a week for:-

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc
- Emergency Assistance - rapid response from reputable local contractors to deal with any sort of emergency on your premises, including burst pipes, drainage problems, gas, electricity failures, serious roof damage
- Glass Replacement and Locksmith Services - rapid call outs for any glazing or door & window security problems.
- Separate Helplines for domestic assistance relating to the Farm Home section and domestic legal advice
- Instalment Payment Method available in most cases

### Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid unless a claim has been made.

### Termination

If you wish to terminate the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. Any return of premium will be made based on the number of days remaining in the Policy period, unless a claim has been made when no refund is due.

### How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

### How to complain

If you have an enquiry or complaint arising from your Policy, please contact the Broker, Intermediary or Agent who arranged the Policy for you or NIG at the address below quoting the Policy Number in all cases.

If you are not satisfied with the way in which a complaint has been dealt with, please write to the Chief Executive of NIG at Crown House, 145 City Road, London EC1V 1LP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

### Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who are authorised and regulated by the Financial Services Authority, registration number 202810. The Financial Services Authority website, which includes a register of all regulated firms can be visited at [www.fsa.gov.uk](http://www.fsa.gov.uk), or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)





