

# Farm Combined Insurance

## Notice to Policyholder

NIG FarmWeb continually reviews its product offerings in our aim to ensure the cover provided is alive to changes in legislation. We have therefore taken this opportunity to update the FarmWeb Combined Policy wording to reflect recent changes to the abolition of the Agricultural Wages Board in England.

This notice is to advise you of the updates. Please read the changes in your updated Policy wording and Schedule carefully and contact your insurance intermediary should you have any questions.

The changes are summarised as follows:

### Employers' Liability

The existing cover noted within the Policy wording as:

### Extensions

The insurance provided by this Section is extended to include the following:

#### I Agricultural Wages Act

In the event of the Insured being required under the provisions of the Agricultural Wages Act 1948 (or

amending legislation) to pay sick-pay (as defined in such legislation) to any Employee the Company will settle claims on the basis of the Insured's responsibilities under the Agricultural Wages Orders made by the Governing Board.

### Has been amended on the Schedule via Clause F312S, which now reads as:

Extension I Agricultural Wages Act of this Section is restated as follows:

In the event of the Insured being required under the provisions of the Agricultural Wages Act 1948 (or amending legislation), where such legislation is retained within the United Kingdom, to pay sick-pay (as defined in such legislation) to any Employee, the maximum the Company will settle claims will be on the basis of the Insured's responsibilities under the Agricultural Wages Orders made by the retained Governing Board, and not the Indemnity Limit as stated in the Schedule.

Provided that:

- a no benefit for Statutory Sick Pay (SSP) is included in any claim where the Insured is eligible for a full or partial recovery under any Government Sick Pay Scheme;
- b the sick-pay claim shall not exceed 13 weeks in any 52 week consecutive period following the first period of sickness absence;
- c where such legislation is not retained within the United Kingdom, the Company will continue to settle sick-pay claims on the equivalent basis to that where the Agricultural Wages Orders continue to be made by the retained Governing Board; or
- d this Extension is not otherwise excluded on the Schedule.