

Farm Combined Insurance

Notice to Policyholder

NIG/FarmWeb continually reviews its product offerings in our aim to ensure that they are competitive in an ever changing market.

We have therefore taken this opportunity to update the Farm Combined Policy to reflect changes to our basic cover.

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

The changes are summarised as follows:

Section 1: Material Damage

- A minimum Excess of £250 now applies to the following Perils
 - 1 Fire/Lightning
 - 2 Explosion
 - 3 Aircraft
 - 4 Earthquake/ Subterranean Fire
 - 5 Spontaneous Fermentation
 - 6 Riot, civil commotion etc.
- The minimum Excess for Peril 8 Theft is increased from £100 to £250
- The minimum Excess for Peril 9 Storm, Tempest and Peril 10 Flood are increased from £250 to £500
- Extension T Loss of Metered Water now includes:
 - escape from animal water troughs and irrigation pipes, where insured by the Section
 - the cost of accidental escape of metered water from the same equipment at the premises for which the Insured is responsible, in the absence of cover for Damage caused by the escape - up to £1,000 per original cause (subject to £2,000 in the aggregate in any one Period of Insurance)
- A new Extension provides cover for cattle passports in respect of Damage by any of the Perils 1-16, 18 and Any Accidental Cause (for which cover is specified under the Section), as standard.

Section 2: Business Interruption

- Reference to “animal feedstuffs” in Estimated Gross Revenue (Declaration Linked Basis) under Basis of Cover is amended to read “animal feedstuffs or bedding materials”
- Extension P Cattle Passports now includes cover following Damage by any of the Perils 1-20 specified under the Section or Any Accidental Cause for which cover is specified under Section 1 Material Damage, as standard

The limitation under the Extension to payment of additional costs and/or expenses incurred, solely to minimise interruption or interference, with the Business, is removed.

Section 3: Livestock

- Covers q, r, s, t and u under Optional Extensions G Livestock Disease/ Mortality Covers are extended to include such cover whilst straying from any situation or premises stated in Peril 13

Section 5: Public Liability

- Item b under Extension O Environmental Statutory Clean Up Costs Extension is restated to limit the Company's liability (inclusive of costs and expenses) in respect of all insured incidents there under in the aggregate which take place during any one Period of Insurance to not exceed £1,000,000
- Item b in Exclusion 9 under the Section is restated to state that the Pollution Indemnity Limit stated in the Schedule is subject to the limit of liability stated in item b under Extension O which is deemed to be included within the Pollution Indemnity Limit

Section 16A: Farm Home Buildings

- The minimum Section Excess is increased from £50 to £100
The voluntary excess option of £250 may still be selected by the Insured for which a discount from the premium may be given.

Section 16B: Farm Home Contents

- The minimum Section Excess is increased from £50 to £100.
The voluntary excess option of £250 may still be selected by the Insured for which a discount from the premium may be given.
- The Definition of Personal Possessions under the Section is amended to include hearing aids and the reference to hearing aids in Exclusion 1 under the Section is removed.