

## Farm Combined Insurance Policy

Please read this document carefully. Full terms, definitions, clauses, conditions and exclusions can be found within the Policy Booklet.

The Farm Combined Policy is underwritten by U K Insurance Limited and will run for 12 months or as shown on the Policy Schedule. Cover for acts of Terrorism is available as an option upon request.

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.

Full details of the following will be shown in the Policy Booklet.

### General Conditions

<ul style="list-style-type: none"> <li>Fair Presentation of the Risk</li> <li>Reasonable Precautions</li> </ul>	<ul style="list-style-type: none"> <li>Change of Risk or Interest</li> <li>Adjustment of Premium</li> </ul>	<ul style="list-style-type: none"> <li>Cancellation</li> <li>Instalments</li> </ul>	<ul style="list-style-type: none"> <li>Choice of Law</li> <li>Contracts (Rights of Third Parties) Act 1999</li> </ul>
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### Claims Conditions

<ul style="list-style-type: none"> <li>Action by the Insured</li> <li>The Rights of the Company</li> </ul>	<ul style="list-style-type: none"> <li>Fraudulent Claims</li> <li>Conditions Precedent</li> </ul>	<ul style="list-style-type: none"> <li>Subrogation</li> <li>Other Insurances</li> </ul>	<ul style="list-style-type: none"> <li>Arbitration</li> </ul>
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### General Exclusions

<ul style="list-style-type: none"> <li>War, Government Action and Terrorism</li> </ul>	<ul style="list-style-type: none"> <li>Sonic Bangs</li> <li>Radioactive Contamination</li> </ul>	<ul style="list-style-type: none"> <li>Pollution or Contamination</li> <li>Date Recognition</li> </ul>	<ul style="list-style-type: none"> <li>Marine Policies</li> <li>Computer Virus and Hacking</li> </ul>
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### Section 1 | Material Damage

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Available on a specific "Perils" basis with the option to include "Any Accidental Cause" Extension for:</p> <ul style="list-style-type: none"> <li>Buildings</li> <li>Plant, Machinery, Trade Fixtures (and all other contents)</li> <li>Other specified property</li> <li>Stock in Trade</li> <li>Tenants' Improvements</li> </ul>	<ul style="list-style-type: none"> <li>Professional Fees</li> <li>Accidental loss, destruction or damage to Underground Services</li> <li>Clearing of Drains</li> <li>Other Interests - interests of third parties which you are required to include are automatically deemed to be held covered under this Section</li> <li>Non-Invalidation</li> <li>Contracting Purchaser's Interest</li> </ul>	<p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>Designation - NIG/FarmWeb agrees to accept the designation under which any property insured has been entered in your books</li> <li>Reinstatement Basis of Settlement</li> <li>Workmen, allowed in and about premises carrying out new works or alterations, repairs, decoration, plant installation or general maintenance, without prejudice to the terms, definitions, conditions, clauses and exclusions, of this Policy</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 or other produce drying</li> <li>Cessation of work or government action</li> <li>Theft of jewellery and other valuables unless otherwise agreed</li> <li>Theft damage to glass</li> </ul>

## Section 1 | Material Damage *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<ul style="list-style-type: none"> <li>• Mortgagees, Freeholders, Lessors</li> <li>• Subrogation Waiver</li> <li>• Capital Additions - buildings, tenants' improvements and plant, machinery, trade fixtures (and all other contents), up to £500,000, any one premises</li> <li>• Cost of Debris Removal/Re-erection - up to the Sum Insured plus up to £50,000 for removal of asbestos debris</li> <li>• Temporary Removal (Transferred Between the Premises) - plant, machinery, trade fixtures (and all other contents) and stock in trade (excluding agricultural machinery, whilst being driven or used for agricultural purposes), where insured. The maximum liability for theft or any attempt thereat, is the lesser of 15% of the total Sum Insured or £50,000 in the aggregate</li> <li>• Fire Brigade and Rescue Services Damage to Grounds - up to £25,000 in the aggregate</li> <li>• Replacement of locks following theft of keys - up to £25,000 in the aggregate</li> <li>• European Union and Public Authorities</li> <li>• Glass - breakage of glass or sanitary ware or damage to any sign, for which you are responsible, at your premises (including reasonable boarding up costs and cost of necessary removal or replacement of fixtures and fittings). A £250 excess applies for each and every claim</li> <li>• Fire Extinguishment Expenses and Security Equipment Expenses - up to £25,000</li> <li>• Contract Price, of goods sold but not delivered and for which you are responsible, subject to a sale contract, which following damage, is cancelled by reason of its conditions wholly or to the extent of the damage. NIG/FarmWeb's liability will be based on the contract price</li> <li>• Clear-up Costs (Own Property) - up to 25,000, subject to a £250 excess for each and every claim</li> <li>• Trace and Access - up to £25,000</li> <li>• Loss of Metered Water - up to £10,000, subject to a £250 excess for each and every claim</li> <li>• Inadvertent Omission - up to £500,000</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> <li>• Aggregate Payments for Extensions</li> <li>• Modern Materials – Buildings (applicable where stated in the Schedule)</li> </ul> <p><b>Condition</b></p> <ul style="list-style-type: none"> <li>• Intruder Alarm Condition - where stated in the Schedule</li> </ul>	<ul style="list-style-type: none"> <li>• Theft due to unexplained shortage and/or disappearance and/or fraud or dishonesty</li> <li>• Change in water table level</li> <li>• Weather damage caused by frost, subsidence, heave or landslip</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>• Hailstorm damage between 1st November and 28th February</li> <li>• Various exclusions apply to vacant or disused premises</li> <li>• Indirect loss (other than loss of rent if insured under this Section)</li> <li>• Property let out on hire</li> <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>• Damage to any poultry hatching or rearing appliances or the contents thereof</li> </ul> <p><b>Any Accidental Cause (if selected)</b></p> <ul style="list-style-type: none"> <li>• Inherent vice, deterioration, wear and tear</li> <li>• Faulty or defective workmanship</li> <li>• Corrosion, rust, wet or dry rot, dampness, dryness or vermin</li> <li>• Change in temperature</li> <li>• Cracking or collapse of boilers and other pressure vessels</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Damage caused by subsidence, heave or landslip</li> <li>• Fraud or dishonesty</li> <li>• Disappearance or unexplained shortage</li> <li>• Electrical or magnetic disturbance of electronic records</li> <li>• Destruction of or damage to a building or structure caused by its own collapse</li> <li>• Damage to property (other than by fire or explosion) resulting from any production or repair process</li> <li>• Damage to vehicles, craft, contract works, land, roads, bridges, livestock, growing crops or trees unless otherwise agreed</li> <li>• Delay or seizure of goods by the government or other authority</li> </ul>

Section 1 | Material Damage *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<ul style="list-style-type: none"> <li>• Dumping and Fly Tipping - up to £10,000, subject to a £250 excess for each and every claim</li> <li>• Cost of Fallen Tree Removal - up to £2,500</li> <li>• Theft Damage to Buildings</li> <li>• Loss of Calor Gas</li> <li>• Unauthorised Use of Gas, Water or Electricity - up to £25,000</li> <li>• Fuel Tanks and their Contents - up to £7,500, subject to a £250 excess for each and every claim</li> <li>• Contract Works - up to £250,000, subject to a £250 excess for each and every claim</li> <li>• Hired in Plant - up to £10,000</li> <li>• Temporary Removal (Cleaning, Renovation or Repair) - tenants' improvements and plant, machinery, trade fixtures (and all other contents), where insured, excluding agricultural machinery whilst being driven or used for agricultural purposes, inc such property temporarily removed from your premises for the purposes of cleaning, renovation, or repair. The maximum liability under this extension shall not exceed 15% of the Sum Insured on each item and in the case of documents, manuscripts, plans and the like, 15% of the total value</li> <li>• Exhibitions and Trade Shows - plant, machinery, trade fixtures (and all other contents) and stock in trade, where insured, excluding agricultural machinery. Cover includes such property whilst at exhibitions or trade shows within the United Kingdom, Channel Islands or Isle of Man, up to the lesser of 15% of the total Sum Insured or £50,000 in the aggregate</li> <li>• Loss of Rent</li> <li>• Loss Minimisation and Prevention Expenditure - up to £25,000</li> </ul>		

## Section 2 | Business Interruption

Cover	Extensions included as standard (subject to certain limits)	Clauses	Exclusions
<ul style="list-style-type: none"> <li>Loss of gross profit or gross revenue or gross rentals and/or increase cost of working following damage to your business property at the premises</li> <li>Loss of book debts following damage to accounting records at your premises</li> <li>The insured causes of damage will follow those under Section 1 unless NIG/FarmWeb have agreed otherwise</li> </ul>	<ul style="list-style-type: none"> <li>Unspecified Suppliers inc. unspecified suppliers of your specified suppliers - up to £50,000</li> <li>Unspecified Customers inc. unspecified customers of your specified customers - up to £50,000</li> <li>Storage Sites - up to £50,000</li> <li>Property in Transit - up to £50,000</li> <li>Contract Sites - up to £50,000</li> </ul> <p>Increased limits for any of the above extensions can be considered on request and any increases will be shown in the Schedule</p> <ul style="list-style-type: none"> <li>Denial of Access</li> <li>Accidental failure of public supply - up to £25,000</li> <li>Agricultural Vehicles Loss of Use - costs reasonably incurred with NIG/FarmWeb's consent in the hire of a replacement vehicle, following loss of use of agricultural vehicles, used in connection with your business on any highway in the United Kingdom, the Channel Islands or the Isle of Man, resulting from damage caused by fire, impact and/or theft or attempt thereat</li> <li>National Lottery</li> <li>Public Emergency - up to £50,000</li> <li>Closure from: <ul style="list-style-type: none"> <li>discovery of vermin or pests</li> <li>defects in drains or sanitary arrangements</li> </ul> at the premises (up to £50,000)</li> <li>Loss from interruption/interference with the business at the premises: <ul style="list-style-type: none"> <li>from specified human notifiable disease</li> <li>as a result of murder or suicide</li> <li>from food or drink poisoning</li> </ul> up to £50,000 in the aggregate in any one Period of Insurance</li> <li>Bomb Scares - up to £50,000</li> <li>Essential Personnel - up to £25,000 in the aggregate in any one Period of Insurance</li> <li>Exhibition Expenses - up to £25,000 in the aggregate in any one Period of Insurance</li> <li>Cattle Passports</li> </ul>	<ul style="list-style-type: none"> <li>Departmental</li> <li>Payments on Account</li> <li>Accumulated Stocks</li> <li>Renewal Clause (applicable to estimated gross profit or estimated gross revenue or estimated gross rentals)</li> <li>Standing Charges (applicable to estimated gross profit)</li> <li>Declarations required of gross profit, 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 your premises</li> <li>Reinstatement of sum insured following a loss</li> <li>Alternative Trading</li> <li>Sums insured subject to index linking</li> <li>Value Added Tax</li> <li>Removal of Debris</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 Section 1</li> <li>Loss for which more specific insurance applies under any of Sections 12 or 13</li> </ul>

## Section 3 | Livestock

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Available on a "Specified Perils" basis for livestock belonging to or in your custody and control pertaining to your business as a farmer inc. Perils cover available on request for Worrying and Fatal Injury</p> <p>Any one animal limit £10,000, unless otherwise stated</p>	<ul style="list-style-type: none"> <li>Veterinary Surgeon's fees up to £750 any one animal</li> <li>Fees payable to knackers renderer or bona fide disposal centre - up to £350 any one animal, subject to £2,500 in the aggregate in any one Period of Insurance following a valid claim</li> <li>Advertising and reward costs - up to £500</li> <li>Rescue costs - up to £500</li> <li>Working Dogs - value of active working dogs (up to £3,000 in respect of any one animal)</li> <li>Loss Minimisation and Prevention Expenditure - up to £25,000. Cover not applicable to the Livestock Disease/Mortality Covers</li> </ul> <p><b>Optional Extensions</b> Various Livestock Disease/Mortality Covers available</p>	<p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>Average</li> <li>Reinstatement of Loss</li> <li>Changes in Herd clause applicable to certain disease covers</li> <li>Guaranteed Renewal clause applicable to certain disease covers</li> <li>Aggregate Payments for Extensions which apply to both this Section and Section 1</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>Veterinary Surgeon's report needed following a claim</li> <li>Humane Slaughter</li> <li>Livestock Recovered</li> <li>Suitable Vehicles or Trailers</li> <li>No Payment for Same Animal, Same Loss</li> <li>Transfer of Interest Trust Assignment</li> <li>Documentary Evidence</li> <li>Evidence of Compensation</li> <li>Foot and Mouth Schemes Documentary Evidence of Compensation</li> <li>Premium Reflection of Routine Testing</li> <li>No Permanent Removal without Company Consent</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>Straying unless reasonable fencing is provided</li> <li>Horses being ridden in connection with hunting, racing, show-jumping or other competitive events</li> <li>Damage as a result of any disease occurring within 30 days of the inception date of the disease cover concerned</li> <li>Certain animals which are below the minimum or over the maximum age range specified in the Policy - applicable to certain disease covers</li> </ul>

## Section 4 | Employers' Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Legal liability cover for death, disease or illness caused to Employees</p> <p>Indemnity Limit £10 Million (inclusive of legal costs) for any one occurrence, unless otherwise shown in the Schedule</p> <p>Territorial Limits are the United Kingdom, 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 £500 per day for each director/partner and £250 per day for each Employee</li> <li>Cross Liabilities</li> <li>Health and Safety at Work etc. Act 1974</li> <li>Indemnity to Principals</li> <li>Indemnity to Others</li> <li>Unsatisfied Court Judgements</li> <li>Temporary Work Overseas for Employees normally living in the United Kingdom, Channel Islands or the Isle of Man</li> <li>Agricultural Wages Board cover (unless this cover has not been selected)</li> <li>Corporate Manslaughter and Corporate Homicide Act 2007 - up to £1,000,000 in the aggregate and in any one Period of Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Provisions of Law</li> <li>Certificate of Employers Liability Insurance</li> <li>Contractual Liability</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	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 the United Kingdom, 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 £500 per day for each director/partner and £250 per day for each Employee</li> <li>• Health and Safety at Work etc. Act 1974</li> <li>• Cross Liabilities</li> <li>• Member to Member Liability</li> <li>• Indemnity to Principals</li> <li>• Indemnity to Others</li> <li>• Damage to Leased &amp; Rented Premises</li> <li>• Defective Premises Act 1972</li> <li>• Overseas Personal Liability</li> <li>• Data Protection Act 1998 - up to £500,000 in respect of all claims in the aggregate in any one Period of Insurance</li> <li>• Temporary Work Overseas - restricted to non-manual work in countries outside the European Union</li> <li>• Motor Contingent Liability</li> <li>• Corporate Manslaughter and Corporate Homicide Act 2007 up to £1,000,000 in the aggregate and in any one Period of Insurance</li> <li>• Obstructing Vehicles</li> <li>• Environmental Statutory Clean up Costs limited in respect of any one Occurrence or series of Occurrences arising out of any event and in the aggregate shall not exceed the Pollution Indemnity £1,000,000</li> <li>• Moral Compensation - up to £2,500 in respect of all claims occurring in the aggregate during 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>• Jurisdiction</li> </ul>	<ul style="list-style-type: none"> <li>• Faulty or defective workmanship/products supplied</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>• Asbestos</li> <li>• Legal liability assumed by agreement which would not have attached in the absence of such agreement</li> <li>• Crop spraying on land not occupied or used by you for your own farming purposes</li> <li>• Supply, use or production of genetically modified crops, including contamination or changes to the environment</li> </ul> <p>Legal liability arising out of agricultural contracting activities involving:</p> <ul style="list-style-type: none"> <li>• any excavation exceeding a depth of 2 metres from the surface</li> <li>• demolition or the use of explosives</li> <li>• tunnelling, pile driving or dam construction, including work within or behind dams</li> <li>• water diversion</li> <li>• the construction, alteration or repair of towers (other than tower silos), steeples, chimneys, shafts, viaducts, bridges or docks</li> <li>• crop spraying, or the spraying or dissemination of insecticides, herbicides or other substances or compounds for the control of pests, disease or weeds</li> <li>• the felling, topping or lopping of any tree exceeding 6 metres in height</li> <li>• the use of any welding or cutting equipment involving a heating or burning process away from the premises</li> </ul>

## Section 6 | Products Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	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 the United Kingdom, 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 £500 per day for each director/partner and £250 per day for each Employee</li> <li>• Health and Safety at Work etc. Act 1974</li> <li>• Consumer Protection and Food Safety Acts</li> <li>• Cross Liabilities</li> <li>• Indemnity to Others</li> <li>• Data Protection Act 1998 - up to £500,000 in respect of all claims in the aggregate in any one Period of Insurance</li> <li>• Corporate Manslaughter and Corporate Homicide Act 2007 up to £1,000,000 in respect of any Occurrence in the aggregate and 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>• Jurisdiction</li> <li>• Contractual Liability</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>• Asbestos</li> <li>• Legal liability assumed by agreement (other than under any condition or warranty of goods, implied by law) which would not have attached in the absence of such agreement</li> <li>• Supply, use or production of genetically modified crops, including contamination or changes to the environment</li> </ul> <p>Legal liability arising out of agricultural contracting activities involving:</p> <ul style="list-style-type: none"> <li>• any excavation exceeding a depth of 2 metres from the surface</li> <li>• demolition or the use of explosives</li> <li>• tunnelling, pile driving or dam construction, including work within or behind dams</li> <li>• water diversion</li> <li>• the construction, alteration or repair of towers (other than tower silos), steeples, chimneys, shafts, viaducts, bridges or docks</li> <li>• crop spraying, or the spraying or dissemination of insecticides, herbicides or other substances or compounds for the control of pests, disease or weeds</li> <li>• the felling, topping or lopping of any tree exceeding 6 metres in height</li> <li>• the use of any welding or cutting equipment involving a heating or burning process away from the premises</li> </ul>

## Section 7 | Loss of Business Money

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	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 £1,000 for any one person in total for all claims of series of claims, arising out of any one original cause</li> <li>Unauthorised use of company credit cards - up to £500 during any one Period of Insurance</li> </ul>	<p><b>Clause</b></p> <ul style="list-style-type: none"> <li>Reinstatement of Losses</li> </ul> <p><b>Conditions</b></p> <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>All cash tills to have their drawers left open with all contents other than small change removed to a secure place of safe keeping outside business hours</li> <li>Accompaniment requirements for money in transit - Transit Limits</li> <li>Theft Protections to be put into full and effective operation outside business hours</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 by fidelity guarantee insurance</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 the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland</li> <li>Errors, omissions or indirect loss of any kind</li> </ul>

## Section 8 | Personal Accident (Assault)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Benefits are payable for injury sustained during theft or attempted theft of money or other property, resulting in:</p> <ol style="list-style-type: none"> <li>Death</li> <li>Loss of limbs or eyes</li> <li>Permanent total disablement</li> <li>Temporary total disablement</li> <li>Temporary partial disablement</li> <li>Incurred medical expenses</li> </ol>	<ul style="list-style-type: none"> <li>Victim Support up to: <ul style="list-style-type: none"> <li>any hourly cost of £40</li> <li>£1,000 for any Insured Person</li> <li>£5,000 in total for all Insured Persons</li> </ul> </li> </ul> <p>in total for all claims or series of claims, arising out of any one original cause</p>	<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 for cover to apply</li> <li>Benefit limitations apply, please refer to the Policy Booklet for full details</li> <li>In the event of death NIG/FarmWeb will be entitled to a post mortem examination at NIG/FarmWeb's own expense</li> <li>Qualified medical advice to be immediately sought following disablement</li> <li>All information/evidence required shall be furnished at your expense</li> </ul>	<ul style="list-style-type: none"> <li>Pre-existing physical or mental condition</li> <li>Arising from or attributable to intentional self-injury, provoked assault or wilful exposure to needless peril</li> <li>Contributed to or accelerated by the influence of intoxicating liquor or drugs taken or insanity</li> </ul>



## Section 9 | Personal Accident and/or Sickness

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Benefits are payable for bodily injury sustained during the Period of Insurance that results in the following, within one year of the occurrence:</p> <ol style="list-style-type: none"> <li>1 Death</li> <li>2 Disablement - Loss of limbs or eyes, Loss of use of hands or feet or Permanent total disablement</li> <li>3 Temporary total disablement</li> <li>4 Temporary partial disablement</li> </ol> <p>Any cover (where requested) for unspecified Employees can be selected as either occupational (as farmer) or 24 hour cover</p> <p>Note: Sickness is an optional extension and not included as standard</p> <p>Please refer to your Schedule for full details of the cover</p>	<ul style="list-style-type: none"> <li>• Incurred Medical Expenses, up to: <ul style="list-style-type: none"> <li>- £1,000 in total for all claims or series of claims, arising out of any one original accident; or</li> <li>- 15% of the total amount payable under benefit for temporary total disablement when benefit is payable in respect of temporary total disablement</li> </ul> </li> </ul>	<p><b>Clause</b></p> <ul style="list-style-type: none"> <li>• Basis of Benefit</li> </ul> <p><b>Conditions</b></p> <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: <ul style="list-style-type: none"> <li>- 70 years in respect of any accident cover</li> <li>- 65 years in respect of any sickness cover</li> </ul> </li> <li>• for cover to apply</li> <li>• Benefit limitations apply, please refer to the Policy Booklet for full details</li> <li>• In the event of death NIG/FarmWeb will be entitled to a post mortem examination at NIG/FarmWeb's own expense</li> <li>• Qualified medical advice to be immediately sought following disablement</li> <li>• All information/evidence required shall be furnished at your expense</li> <li>• Change in Circumstances</li> </ul>	<ul style="list-style-type: none"> <li>• Hazardous activities such as mountaineering, rock climbing, winter sports, sub-aquatic or subterranean pursuits, aeronautic sports, riding or driving in or practising for any race, polo playing, steeple chasing, hunting, show jumping, motor cycling, pillion riding of any kind</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 or any naturally occurring condition or degenerative process</li> <li>• Alcohol, drugs or any sexually transmitted disease including any claim involving Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV)</li> <li>• Intentional self-injury, suicide or attempted suicide</li> <li>• Provoked assault or fighting</li> <li>• Any pre-existing condition</li> <li>• Stress, mental injury or mental anguish</li> <li>• Any criminal act by the insured person</li> <li>• Wilful exposure to needless peril</li> <li>• Member of the armed forces or reserve forces</li> </ul> <p>In respect of sickness (where operative):</p> <ul style="list-style-type: none"> <li>• Any claim which arises within the first 14 days of any period of sickness</li> <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> <li>• Any claim applying to unspecified Employees</li> <li>• Any claim consequent upon the insured person suffering from sickness not resulting from bodily injury</li> </ul>

## Section 10 | Farm Property in Transit

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Farm property whilst in transit in the United Kingdom, the Channel Islands, the Isle of Man and Republic of Ireland by road, rail or air freight</p> <p><b>Method of Conveyance</b></p> <p><b>A</b> Vehicles and trailers owned or operated by you</p> <p><b>B</b> Carriers (other than yours) by means of road, rail or air freight including sea or air transits, between the territories stated above</p>	<ul style="list-style-type: none"> <li>• Damage to Packing Materials - up to £10,000</li> <li>• Transfer Costs - up to £10,000</li> <li>• Reloading Costs - up to £10,000</li> <li>• Debris Removal Costs - up to £10,000</li> <li>• Drivers/Attendant Personal Effects - up to £500 per person</li> <li>• Use of Substitute Vehicles</li> </ul>	<p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>• Reinstatement (Tools) Clause</li> <li>• Average</li> <li>• Reinstatement of sum insured following a loss</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• Security measures apply to transit by own vehicles</li> <li>• Motor Vehicles must be roadworthy and in good state of repair</li> <li>• Receipt to be obtained from third party carriers</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 or shrinkage</li> <li>• Mechanical or electrical derangement or breakdown</li> <li>• Electrical or magnetic injury disturbance or erasure of electronic records</li> <li>• Breakdown of refrigeration and/or 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>• Explosives or other dangerous goods</li> <li>• Money, jewellery, precious stones and metals, bullion and furs</li> <li>• Property carried for hire or reward</li> <li>• Damage to property in or on soft topped, open topped, open sided or curtain sided vehicles, caused by theft or attempted theft (unless the conveying vehicle is stolen at the same time) or storm</li> <li>• Indirect loss</li> <li>• Living creatures, pets or livestock</li> <li>• Loss insured by fidelity guarantee insurance</li> <li>• Loss for which more specific insurance applies under any of Sections 12 or 13</li> </ul>

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

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Damage caused within the "Geographical Limit" as defined for each insured item as shown in the Schedule</p> <p>Geographical Limit as defined:</p> <p><b>A</b> The Premises</p> <p><b>B</b> United Kingdom, the Channel Islands and the Isle of Man</p> <p><b>C</b> Europe which includes B and including the countries of the European Union</p> <p><b>D</b> Worldwide</p>	<ul style="list-style-type: none"> <li>• Damage to contents of any insured vending machines - up to £100 any one incident</li> <li>• Other Interests</li> <li>• Non-Invalidation</li> <li>• Mortgagees/Freeholders/Lessors</li> <li>• Subrogation Waiver</li> <li>• European Union and Public Authorities</li> </ul>	<p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>• Average</li> <li>• Reinstatement basis of settlement</li> <li>• Reinstatement of sum insured following a loss</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• Theft Protections</li> <li>• Intruder Alarm (if such condition is operative under Section 1)</li> <li>• Security measures apply to transit by own vehicles</li> <li>• Motor Vehicles must be roadworthy and in good state of repair</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 or insects</li> <li>• Change in temperature, colour, flavour, texture or action of light</li> <li>• Cracking or collapse of boilers and other pressure vessels</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Theft or attempted theft from an unattended vehicle unless secured or from unattended/closed premises unless secured</li> <li>• Subsidence, heave or landslip (unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe)</li> </ul>

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

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
			<ul style="list-style-type: none"> <li>• Damage to property insured caused by or consisting of normal settlement or bedding down of new structures</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>• 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> <li>• Damage in respect of vacant or disused buildings caused by freezing, escape of water or malicious persons</li> <li>• Delay or seizure of goods by the Government or other authority</li> <li>• Indirect loss</li> <li>• Damage to any part of electrical equipment caused by electrical faults within that part</li> <li>• Property let out on hire</li> <li>• Voluntarily parting with title or possession, of any property if induced to do so by deception</li> <li>• Loss insured by fidelity guarantee insurance</li> <li>• Loss for which more specific insurance applies under any of Sections 12 or 13</li> <li>• Damage caused by failure to maintain a sufficient level of nitrogen in flasks</li> <li>• Damage to any mechanically propelled vehicle, caravan, trailer, watercraft or aircraft</li> </ul>

## Section 12 | Deterioration of Frozen Food and/or Refrigerated Food

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	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>• Cleaning and Disinfection - up to £5,000</li> <li>• Debris Removal</li> <li>• Loss Avoidance Measures</li> <li>• Automatic Reinstatement</li> <li>• Expediting Costs</li> <li>• Repair Costs Investigation - up to £25,000</li> </ul>	<p><b>Clause</b></p> <ul style="list-style-type: none"> <li>• Average</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• Claims Settlement – the amount stated as the excess or the loss during any “Time Exclusion” shown in the Schedule will be deducted from the settlement</li> <li>• Payments on Account</li> <li>• Other Insurance</li> <li>• Access</li> <li>• General Conditions, Claims Conditions or General Exclusions</li> </ul>	<ul style="list-style-type: none"> <li>• Damage to the cold chamber machinery</li> <li>• Specific perils</li> <li>• Indirect loss</li> <li>• Failure of electricity supply or any communications network, caused by: <ul style="list-style-type: none"> <li>- Deliberate act by supplier</li> <li>- Rationing</li> <li>- Strike or lock-out</li> <li>- Drought</li> </ul> </li> <li>• Intentional acts</li> <li>• Wear, tear, deterioration or other gradually operating cause</li> <li>• Application of tools</li> <li>• Guarantees of performance</li> <li>• Airborne and waterborne craft</li> </ul>

## Section 13A | Engineering Damage to Machinery and Plant

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>When more than one option is available, the Schedule will state which options apply</p> <p><b>Cover A</b> Impact damage (up to £100,000 any one occurrence) to your surrounding property caused by fragmentation of any machinery and plant</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> <p><b>Cover C</b> Damage (up to £1,000,000 any one occurrence) to your own surrounding property caused by explosion of any boiler or pressure vessel to which Cover B above applies</p>	<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> <p><b>Optional Extensions (applicable only if stated in the Schedule)</b></p> <ul style="list-style-type: none"> <li>Loss of Milk - Bulk Milk Tanks</li> <li>Extend Cover B for Sudden and Unforeseen Damage</li> </ul>	<p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>Reinstatement</li> <li>Indemnity</li> <li>Special Provisions</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <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, deformation, distortion, cracks or partial fractures</li> <li>Loose parts, defective joints or seams</li> <li>Scratching of painted or polished surfaces</li> <li>Damage to ropes</li> <li>Damage to non-metallic protective linings, batteries, flexible pipes or hoses and driving or conveyor belts</li> <li>Damage to rubber tyres</li> <li>Loss of use or direct or indirect loss</li> </ul>

## Section 13B | Engineering Inspection

Cover	Extensions included as standard (subject to certain limits)	Clauses	Exclusions
<p>Statutory or non-statutory inspection of specified items of machinery and plant carried out by HSB Engineering Insurance Services Limited</p>		<ul style="list-style-type: none"> <li>Provision of "HSB Services"</li> <li>Client Responsibilities</li> <li>Fees</li> <li>Term and Termination</li> <li>Confidentiality</li> <li>Limit of Liability and Indemnification</li> <li>"Force Majeure"</li> <li>General</li> </ul>	

## Section 14 | Commercial Legal Protection

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Legal expenses up to £150,000 in connection with your business in relation to the following:</p> <ul style="list-style-type: none"> <li>• Employment disputes, compensation awards and service occupancy (compensation awards up to £1,000,000 during any one Period of Insurance)</li> <li>• Legal defence</li> <li>• Property protection and bodily injury</li> <li>• Tax protection: <ul style="list-style-type: none"> <li>- Full or aspect enquiries (up to £5,000 per enquiry)</li> <li>- Tax intervention enquiries (up to £5,000 per enquiry)</li> <li>- Employers compliance</li> <li>- Value Added Tax disputes</li> </ul> </li> <li>• Statutory licence protection</li> </ul> <p><b>Optional Covers (operative only if stated in the Schedule)</b></p> <ul style="list-style-type: none"> <li>• Contract disputes</li> <li>• Debt recovery</li> <li>• Tenancy disputes</li> </ul> <p>Claims under this Section are dealt with and managed by DAS Legal Expenses Insurance Company Limited on behalf of NIG/Farm</p>	<ul style="list-style-type: none"> <li>• Necessary and reasonable legal costs</li> <li>• Reasonable accountants costs</li> <li>• Attendance expenses</li> </ul>	<p><b>General</b></p> <p>You must:</p> <ul style="list-style-type: none"> <li>• Keep to the terms definitions, conditions and exclusions of this Section</li> <li>• Notify DAS immediately of any changes</li> <li>• Take every step to keep costs and expenses as low as possible</li> <li>• Try to prevent anything happening that may cause a claim</li> <li>• DAS can takeover any claim or legal proceeding at any time</li> <li>• Before you choose a lawyer or an accountant, DAS can appoint a "Representative"</li> <li>• Any settlement must be made with the consent of DAS</li> </ul> <p><b>Compensation Awards</b></p> <ul style="list-style-type: none"> <li>• In cases of performance and/or conduct, throughout the employment dispute you either must follow: <ul style="list-style-type: none"> <li>- ACAS Code of Practice on Disciplinary and Grievance Procedures; or</li> <li>- Equivalent codes of practice issued by the Labour Relations Agency in Northern Ireland, or</li> </ul> </li> </ul> <p>have sought and followed advice from DAS</p> <p><b>Legal Defence</b></p> <ul style="list-style-type: none"> <li>• Under the Health and Safety at Work etc. Act 1974 the territorial limit shall be any place where the Act applies</li> </ul> <p><b>Tax Protection</b></p> <ul style="list-style-type: none"> <li>• You must take reasonable care that all tax returns are complete and correct and submitted in a timely fashion</li> </ul> <p><b>Contract Disputes</b></p> <ul style="list-style-type: none"> <li>• The amount in dispute must exceed £250. If the amount in dispute exceeds £5,000, you will be responsible for the first £500 of "Legal Costs" in each and every claim</li> <li>• If the amount in dispute is payable in instalments, the instalments due and payable at the time of making the claim must exceed £250</li> <li>• If the dispute relates to money owed to the "Insured Person", a claim under this Section is made within 90 days of the money becoming due and payable</li> </ul> <p><b>Debt Recovery</b></p> <ul style="list-style-type: none"> <li>• The debt must exceed £250</li> <li>• A claim must be made within 90 days of the money becoming due and payable</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Any claim reported to DAS more than 180 days after the date you should have known about an insured incident</li> <li>• Any costs and expenses that are incurred before DAS agree to pay them</li> <li>• Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority (other than any compensation awards as covered under insured incidents, compensation awards and legal defence)</li> <li>• Any claim relating to patents, copyrights, trademarks, registered designs etc.</li> <li>• Judicial review</li> </ul> <p><b>Employment Disputes</b></p> <ul style="list-style-type: none"> <li>• Any claim in respect of damages for personal injury or damage to property</li> <li>• Any claim arising from transfer of business (specific restriction)</li> </ul> <p><b>Compensation Awards</b></p> <ul style="list-style-type: none"> <li>• Any compensation awards relating to: <ul style="list-style-type: none"> <li>- Trade union activities, trade union membership or non-membership</li> <li>- Pregnancy or maternity rights</li> <li>- Health and safety related dismissals brought under section 44 of the Employment Rights Act 1996</li> <li>- Statutory rights in relation to trustees of occupational pension schemes</li> <li>- Statutory rights in relation to Sunday shop and betting work</li> </ul> </li> <li>• Non-payment of money due under the relevant contract of employment or statutory provision relating thereto</li> <li>• Award due to you failing to provide relevant records to Employees under the National Minimum Wage laws</li> <li>• Compensation award or increase in compensation award ordered by the tribunal for failure to comply with a recommendation it has made, including non-compliance with a reinstatement or re-engagement order</li> </ul> <p><b>Service Occupancy</b></p> <ul style="list-style-type: none"> <li>• Any claim relating to defending your legal rights (other than a counter-claim)</li> </ul>

Section 14 | Commercial Legal Protection *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<p><b>Legal Defence</b></p> <ul style="list-style-type: none"> <li>Any claim for prosecution of road traffic laws in connection with ownership or use of a motor vehicle</li> </ul> <p><b>Property Protection</b></p> <p>Any claim relating to the following:</p> <ul style="list-style-type: none"> <li>A contract entered into by you</li> <li>Goods in transit or goods lent or hired out</li> <li>Goods at premises other than those occupied by you unless the goods are at such premises for the purpose of installations or use in work to be carried out by you</li> <li>Mining subsidence</li> <li>defending your legal rights other than in defending a counter-claim</li> <li>A motor vehicle owned or used by, or hired or leased to you (other than damage to a motor vehicle where your business is the selling of motor vehicles)</li> </ul> <p><b>Bodily Injury</b></p> <p>Any claim relating to the following:</p> <ul style="list-style-type: none"> <li>Any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident</li> <li>Defending you or your family members legal rights other than a counter-claim</li> <li>A motor vehicle owned or used by, or hired or leased by you or your family members</li> </ul> <p><b>Tax Protection</b></p> <ul style="list-style-type: none"> <li>In respect of "Aspect Enquiries" and "Tax Intervention Enquiries" the first £500 of costs and expenses in each and every claim</li> </ul> <p>Any insured incident:</p> <ul style="list-style-type: none"> <li>Arising from a tax avoidance scheme</li> <li>Caused by your failure to register for Value Added Tax</li> <li>Arising from any investigation by HM Revenue &amp; Customs Special Investigations Section (or any equivalent body) or Special Civil Investigations or the Revenue &amp; Customs Prosecution Office</li> <li>Arising from any investigation by HM Revenue and Customs into alleged dishonesty or criminal offences</li> </ul> <p><b>Statutory Licence Protection</b></p> <ul style="list-style-type: none"> <li>An original application or for renewal of a statutory licence or British Standard Certificate of Registration</li> <li>Any licence appeal relating to ownership, driving or use of a motor vehicle</li> </ul>

Section 14 | Commercial Legal Protection *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<p><b>Contract Disputes</b></p> <ul style="list-style-type: none"> <li>• Any claim relating to the following: <ul style="list-style-type: none"> <li>- The settlement payable under an insurance policy</li> <li>- A lease, licence or tenancy of land or buildings (other than a dispute with a professional adviser in connection with the drafting of the lease, licence or tenancy agreement)</li> <li>- A loan, mortgage, pension or other financial product</li> </ul> </li> <li>• Any dispute arising from a breach, or alleged breach, of professional duty by an "Insured Person"</li> <li>• A dispute with an Employee or an ex-Employee</li> <li>• A dispute which arises out of: <ul style="list-style-type: none"> <li>- The sale or provision of computer hardware, software, systems or services</li> <li>- The purchase or hire of computer hardware, software, systems or services tailored by a supplier to your own specification</li> </ul> </li> <li>• Recovery of money and interest due from another party other than disputes where the other party intimates a defence exists</li> <li>• A dispute arising from an agreement entered into prior to the inception date of the indemnity provided by this Section if the dispute starts within the first 90 days of the indemnity provided by this Section</li> </ul> <p><b>Debt Recovery</b></p> <ul style="list-style-type: none"> <li>• Any debt arising prior to the Policy inception if due within the first 90 days of the indemnity provided by this Section</li> <li>• A dispute which arises out of the supply, hire, sale or provision of computer hardware, software, systems or services</li> <li>• Recovery of money and interest due from another party other than disputes where the other party intimates a defence exists</li> <li>• Any claim relating to the following: <ul style="list-style-type: none"> <li>- The settlement payable under an insurance policy</li> <li>- A lease, licence or tenancy of land or buildings</li> <li>- A loan, mortgage, pension or other financial product</li> </ul> </li> </ul>

## Section 14 | Commercial Legal Protection *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>- A motor vehicle owned or used by, or hired or leased to you (other than damage to a motor vehicle where your business is the selling of motor vehicles)</li> </ul> <p><b>Tenancy Disputes</b> Any claim arising from or relating to the:</p> <ul style="list-style-type: none"> <li>• Amount, payment or non-payment of rent</li> <li>• Renewal of the lease or tenancy Agreement</li> </ul>

## Section 15 | Uncollected Milk

Cover	Extensions included as standard (subject to certain limits)	Conditions	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>• 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 your premises</li> <li>• Contamination of the milk at your premises</li> <li>• riot, civil commotion or malicious damage in Northern Ireland</li> <li>• any loss arising within 7 days of the "Effective Date"</li> </ul>

## Section 16A | Farm Home Buildings

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p><b>Standard Cover</b> Available on a "Defined Perils" basis for your home buildings</p> <p><b>Optional Cover (not included as standard and must be requested) - shown in the Schedule if insured:</b></p> <ul style="list-style-type: none"> <li>• Accidental damage cover for your home buildings</li> <li>• Caravan cover</li> </ul>	<ul style="list-style-type: none"> <li>• Professional Fees such as architects', surveyors', consulting engineers' and legal fees</li> <li>• European Union and Public Authorities</li> <li>• Cost of Debris Removal - up to the Sum Insured plus up to £50,000 for removal of asbestos debris</li> <li>• Accidental loss, destruction or damage to Underground Services</li> <li>• Clearing of Drains - up to £10,000</li> <li>• Other Interests - interests of third parties which you are required to include are automatically deemed to be held covered under this Section</li> </ul>	<p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>• Aggregate Payments for Extensions - where extensions similarly apply under Section 1, the aggregate of all payments for anyone claim will be the limit as stated under Section 1</li> <li>• Index Linking</li> <li>• Reinstatement Basis of Settlement</li> <li>• Reinstatement of Losses</li> <li>• Caravan Repairs</li> <li>• Average</li> </ul>	<ul style="list-style-type: none"> <li>• Damage to hearing aids, contact lenses, domestic gardening equipment, disability mobility equipment, golf carts or buggies, pedal cycles, motor vehicles, caravans, camping equipment, watercraft, aircraft or animals (unless otherwise insured by this Section)</li> <li>• Property or legal liability more specifically insured</li> <li>• Any wilful or malicious acts by you</li> <li>• Wear and tear, the action of light or atmosphere or any other gradually operating cause, moths, vermin or insects</li> <li>• Any process of cleaning, dyeing, restoring, adjusting or repairing</li> </ul>



Section 16A | Farm Home Buildings *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<ul style="list-style-type: none"> <li>• Non-Invalidation</li> <li>• Contracting Purchaser's Interest</li> <li>• Mortgagees, Freeholders, Lessors</li> <li>• Fire Brigade and Rescue Services Damage to Grounds - up to £25,000 in the aggregate</li> <li>• Replacement of locks following theft of keys - up to £25,000 in the aggregate</li> <li>• Accidental breakage of windows or fixed sanitary ware</li> <li>• Clear-up Costs (Own Property) - up to 25,000, subject to a £250 excess for each and every claim</li> <li>• Trace and Access - up to £25,000</li> <li>• Loss of Metered Water - up to £10,000, subject to a £250 excess for each and every claim</li> <li>• Plumbing Installations - damage to internal plumbing installations by frozen pipes</li> <li>• Theft Damage to Buildings</li> <li>• Unauthorised Use of Gas, Water or Electricity - up to £25,000</li> <li>• Loss of Rent to or by you and the cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in - up to 25% of the Sum Insured</li> <li>• Contract Works - up to £100,000, subject to a £250 excess for each and every claim</li> <li>• Hired in Plant - up to £10,000</li> <li>• Cost of Fallen Tree Removal - up to £1,000</li> <li>• Loss of Calor Gas</li> <li>• Additions, alterations and improvements, to farm home buildings - up to £500,000 any one premises for all farm home buildings or 25% of the buildings Sum Insured, which ever is the lower</li> <li>• Dumping and Fly Tipping - up to £10,000, subject to a £250 excess for each and every claim</li> <li>• Security Upgraded following Theft - up to £5,000, subject to a £250 excess for each and every claim</li> </ul>	<p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• The Sum Insured for buildings will at all times represent the full rebuilding cost</li> <li>• Thatched Property</li> <li>• Chimney Sweeping</li> </ul> <p>Note: Certain conditions apply to premises with thatched roofs and/or open fires, please refer to Policy Booklet for full details</p> <ul style="list-style-type: none"> <li>• Holiday Accommodation - all fastenings and protections on the property, shall be maintained during the period of vacancy and put into full and effective operation at all times</li> </ul> <p><b>Caravan (if insured) Conditions:</b></p> <ul style="list-style-type: none"> <li>• Caravan Alternative Accommodation and Hiring Charges - keep all receipted bills or other proof of additional expenses incurred, in respect of the hiring out of the caravan. You are required to maintain a complete record of all names and addresses of hirers, intended periods of hire and charges paid or chargeable</li> <li>• Theft of Caravans - whilst detached from the towing vehicle and unattended, the caravan must be secured by a hitch lock or wheel clamping device</li> </ul>	<ul style="list-style-type: none"> <li>• Corrosion, dampness, dryness, wet or dry rot, marring, scratching, bruising or deterioration</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Erasure or distortion of information, on computer systems or other records</li> <li>• Damage by confiscation or detention, by customs or other officials or authorities</li> <li>• Damage following dishonesty or fraudulent action by any person lawfully at the home</li> <li>• Damage to sports equipment whilst in use</li> <li>• Damage to valuables, personal money, credit cards, collections and to works of art</li> <li>• Property left in an unattended motor vehicle unless all doors, windows and boot or hatchback, are closed and securely locked</li> <li>• Theft or attempted theft</li> <li>• Damage by malicious persons or vandals</li> </ul> <p>caused by you or any other person legally entitled to be at the home with your permission</p> <p>After your home has been unoccupied for more than 90 consecutive days NIG/FarmWeb 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>Any Accidental Cause (if selected)</b></p> <ul style="list-style-type: none"> <li>• Inherent vice, deterioration, wear and tear</li> <li>• Faulty or defective workmanship</li> <li>• Corrosion, rust, wet or dry rot, dampness, dryness or vermin</li> <li>• Change in temperature</li> <li>• Cracking or collapse of boilers and other pressure vessels</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Damage caused by subsidence, heave or landslip</li> <li>• Fraud or dishonesty</li> <li>• Disappearance or unexplained shortage</li> <li>• Electrical or magnetic disturbance of electronic records</li> </ul>

Section 16A | Farm Home Buildings *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<p><b>Owners' Liability</b> Your legal liability to third parties (up to the amount stated in the Policy) for incidents:</p> <ol style="list-style-type: none"> <li>about the home based solely upon your liability as owner of the home; or</li> <li>about the caravan while being used in accordance with the "Description of Use" and based on your liability as owner of the caravan (if such optional cover selected),</li> </ol> <p>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>Liability Extensions:</b></p> <ul style="list-style-type: none"> <li>Defective Premises Act</li> <li>Unrecovered Damages</li> </ul> <p><b>Caravan cover (if insured) includes:</b></p> <ul style="list-style-type: none"> <li>The caravan including fixtures and fittings, awnings, external steps and generators</li> <li>Furniture, furnishings, bedding and household linen and utensils</li> <li>Personal effects, clothing and luggage, audio and visual equipment and sports equipment while in the caravan</li> </ul> <p><b>Caravan (if insured) Extensions:</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 - maximum £20 per day</li> </ul>		<ul style="list-style-type: none"> <li>Destruction of or damage to a building or structure caused by its own collapse</li> <li>Damage to property (other than by fire or explosion) resulting from any production or repair process</li> <li>Damage to vehicles, craft, contract works, land, roads, bridges, livestock, growing crops or trees unless otherwise agreed</li> <li>Delay or seizure of goods by the Government or other authority</li> </ul> <p><b>Domestic pets:</b></p> <ul style="list-style-type: none"> <li>This Section will not pay for damage by chewing, scratching, tearing or fouling, by domestic pets</li> </ul> <p><b>This Section will not pay for liability arising from:</b></p> <ul style="list-style-type: none"> <li>Any professional or business purposes</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 European Union</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> <li>Ownership, possession or use of:             <ul style="list-style-type: none"> <li>Mechanically propelled vehicles (or trailer attached there to) licensed for road use</li> <li>Caravans, except where specifically insured</li> <li>Watercraft (other than hand or foot propelled craft)</li> <li>Aircraft including models</li> <li>Animals</li> <li>Firearms other than sporting guns</li> <li>Dogs referred to under the Dangerous Dogs Act 1991</li> </ul> </li> </ul> <p><b>Caravan (if insured) exclusions:</b> This Section 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> </ul>

Section 16A | Farm Home Buildings *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
			<ul style="list-style-type: none"> <li>Damage to the caravan caused by or resulting from: <ul style="list-style-type: none"> <li>riot, civil commotion or strikes outside England, Scotland, Wales, the Channel Islands or the Isle of Man</li> <li>misuse or use contrary to manufacturers' instructions or interference with any component part</li> <li>by theft or conversion by any hirer</li> </ul> </li> <li>Damage to tyres caused by punctures, cuts, bursts or the application of brakes</li> </ul> <p><b>Caravan contents (if insured) exclusions:</b> This Section will not pay for:</p> <ul style="list-style-type: none"> <li>Audio and visual equipment (but not TVs or radios) in the caravan on a fixed site when the site is closed for holiday occupation</li> <li>Audio and visual equipment in the touring caravan while the caravan is not being used by you</li> <li>Theft of unfixed contents or audio and visual equipment, in the caravan on a fixed site unless you are in residence and the caravan is locked and secured.</li> </ul>

## Section 16B | Farm Home Contents

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p><b>Standard Cover</b> Available on a "Defined Perils" basis for your:</p> <ul style="list-style-type: none"> <li>Household Contents, inc. non-permanent fixtures and fittings</li> <li>Personal belongings in the home, outbuildings, caravan, garages and sheds, within the same site</li> </ul> <p><b>Optional Cover (not included as standard and must be requested) - shown in the Schedule if insured:</b></p> <ul style="list-style-type: none"> <li>Accidental damage cover in the home</li> <li>Personal Possessions cover</li> </ul>	<ul style="list-style-type: none"> <li>Replacement door locks and keys if your keys are stolen - up to £25,000</li> <li>Property in the Open - up to £3,000</li> <li>Garden plants cover - up to £5,000, subject to a max. of £500 any one plant/tree</li> <li>Outbuildings Cover - up to £3,000</li> <li>Property in Motor Vehicles - up to £2,500 or 5% of the Household Contents Sum Insured, whichever is the less</li> <li>Rent and Alternative Accommodation - up to £10,000</li> <li>Oil and Metered water - up to £10,000</li> <li>Fatal Injury to you or your spouse/civil partner, children and any other member of your family permanently residing with you, following fire or assault by thieves in the home causing death within 12 months - £25,000 payable</li> </ul>	<p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>Aggregate Payments for Extensions - where extensions similarly apply under Section 1 or Section 16A, the aggregate of all payments for anyone claim will be the limit as stated under Section 1 or Section 16A, whichever is applicable</li> <li>Reinstatement of Losses</li> <li>Reinstatement Basis of Settlement - a deduction for wear and tear or depreciation will be made where: <ul style="list-style-type: none"> <li>any item of household linen or clothing is over 2 years old</li> <li>pedal cycles are over 5 years old</li> <li>the Sum Insured is less than the total cost of replacing as new the "Property Insured"</li> </ul> </li> <li>Index Linking</li> </ul>	<ul style="list-style-type: none"> <li>Damage to hearing aids, contact or corneal lenses, motor vehicles, caravans, camping equipment, watercraft, aircraft or animals (unless otherwise insured by this Section)</li> <li>Property or legal liability more specifically insured</li> <li>Property left in an unattended motor vehicle unless all doors, windows and boot or hatchback, are closed and securely locked</li> <li>Any wilful or malicious acts by you</li> <li>Damage to any one article or pair or set of articles, with a value in excess of that specified in the Schedule</li> <li>Damage to sports equipment whilst in use</li> <li>Riot, civil commotion or strikes outside the United Kingdom, the Channel Islands, the Isle of Man, the Republic of Ireland and the Continent of Europe</li> </ul>

## Section 16B | Farm Home Contents *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<ul style="list-style-type: none"> <li>• Deep Freezer Contents</li> <li>• Accidental breakage of TVs, videos, audio and home computer equipment</li> <li>• Accidental Damage to mirrors and glass</li> <li>• Household Contents Temporarily Removed:                             <ul style="list-style-type: none"> <li>- elsewhere in the United Kingdom (up to 25% of the Sum Insured)</li> <li>- whilst a member of your family is attending college, university or boarding school, in the United Kingdom (up to 15% of the Sum Insured)</li> </ul>                             in the aggregate in any one Period of Insurance                         </li> <li>• Household Contents Removal - accidental damage while in direct transit from the home for permanent removal to another home</li> <li>• Tenants Liability - up to 25% of the Household Contents Sum Insured</li> <li>• Sums insured increased by 10% during December and for one month before and after a family wedding, civil partnership ceremony or birth of a child</li> <li>• Additions - Farm Home Household Contents includes:                             <ul style="list-style-type: none"> <li>- newly acquired fixtures, fittings, fitted appliances and furniture additions and improvements, to such property but not appreciation in value</li> <li>- any such property newly acquired, anywhere in the United Kingdom, the Channel Islands or the Isle of Man, not otherwise insured</li> </ul>                             (up to 25% of the Household Contents Sum Insured)                         </li> </ul> <p><b>Household Contents</b></p> <ul style="list-style-type: none"> <li>• Valuables, Works of Art and Collections up to:                             <ul style="list-style-type: none"> <li>- 5% of the Household Contents Sum Insured in respect of any one item or collection</li> <li>- 30% of the Contents Sum Insured in total in respect of all Valuables, Works of Art or Collections.</li> </ul> </li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>- Valuables - are gold and silver articles, watches, jewellery, cups, trophies and furs</li> <li>- Collections - are stamp, medal, coin, firearm and similar collections of intrinsic value</li> </ul>	<p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• Sum Insured, for Household Contents will at all times represent the full cost of replacing the property as new</li> <li>• Proof of Value, will be required in the event of damage to any one article or pair or set of articles, where the value exceeds £3,000</li> <li>• Storage of Licensed Firearms</li> <li>• Intruder Alarm Condition where stated in the Schedule</li> <li>• Holiday Accommodation - all fastenings and protections on the property, shall be maintained during the period of vacancy and put into full and effective operation at all times</li> </ul>	<ul style="list-style-type: none"> <li>• Damage to pedal cycles:                             <ul style="list-style-type: none"> <li>- by theft if left unattended anywhere other than at the home unless immobilised by a security device</li> <li>- when being used for or practising for, racing, pacemaking or time trials</li> </ul> </li> <li>• Wear and tear (but not as a result of this to a clasp, setting or the like), the action of light or atmosphere or any other gradually operating cause, moths, vermin or insects</li> <li>• Misuse or use contrary to manufacturers' instructions or interference with any component part</li> <li>• Any process of cleaning, dyeing, restoring, adjusting or repairing</li> <li>• Corrosion, dampness, dryness, wet or dry rot, marring, scratching, bruising or deterioration</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Erasure or distortion of information, on computer systems or other records</li> <li>• Damage by confiscation or detention, by customs or other officials or authorities</li> <li>• Damage following dishonesty or fraudulent action by any person lawfully at the home</li> <li>• Loss of Personal Money:                             <ul style="list-style-type: none"> <li>- by shortages due to errors, omission or depreciation in value</li> <li>- where any loss is not reported to the Police within 24 hours of discovery</li> </ul> </li> <li>• Loss of Credit Cards:                             <ul style="list-style-type: none"> <li>- where the loss of the cards is not reported to the Police and the issuing authority within 24 hours of discovery</li> <li>- losses after the issuing authority have been notified</li> </ul> </li> <li>• Theft or attempted theft</li> <li>• Damage by malicious persons or vandals</li> </ul> <p>caused by you or any other person legally entitled to be at the home with your permission</p> <p>After your home has been unoccupied for more than 90 consecutive days NIG/FarmWeb 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>• Property in the open</li> <li>• Garden Cover</li> </ul>

Section 16B | Farm Home Contents *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<ul style="list-style-type: none"> <li>- Works - of art are curios, object d'art, sculptures, carvings, paintings, pictures and drawings</li> <li>• Loss of deeds, bonds, securities or similar private documents - up to £5,000</li> <li>• Loss or damage to information stored on your home entertainment equipment or mobile phone - up to £2,000</li> <li>• Computers, software and ancillary office equipment being used in connection with or for the purposes of the business - up to £5,000</li> <li>• Money and Credit Cards in the home - up to £2,500</li> </ul> <p><b>Liability</b> Your legal liability (up to the amount stated in the Policy) to third parties for:</p> <ol style="list-style-type: none"> <li>1 incidents in or about the home based on your liability as occupier not as owner of the home;</li> <li>2 incidents in or about the home, elsewhere in the United Kingdom or whilst travelling with you anywhere in the world based on your liability as an employer of domestic servants; or</li> <li>3 liability elsewhere in the world based on your liability as individuals,</li> </ol> <p>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>Liability Extensions:</b></p> <ul style="list-style-type: none"> <li>• Unrecovered Damages</li> </ul> <p><b>Personal Possessions (if insured) cover includes:</b> Accidental loss or damage to 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>Cover applies anywhere in the Continent of Europe and for up to 60 days elsewhere in the world</p>		<ul style="list-style-type: none"> <li>• Accidental damage to TVs, videos, audio and home computer equipment</li> <li>• Accidental breakage of mirrors and glass</li> <li>• Accidental damage</li> </ul> <p>This Section will not pay for Theft or attempted theft while your home is occupied for business purposes or directly communicates with any part used for business purposes, unless involving forcible and violent entry to or exit from the home</p> <p><b>Domestic pets:</b></p> <ul style="list-style-type: none"> <li>• This Section will not pay for damage by chewing, scratching, tearing or fouling, by domestic pets</li> </ul> <p><b>Business equipment:</b></p> <ul style="list-style-type: none"> <li>• This Section will not pay for damage to property (including money) used for any professional or business purposes other than property in respect of Household Contents within the main farmhouse used in connection with your business as a farmer</li> </ul> <p><b>This Section will not pay for liability arising from:</b></p> <ul style="list-style-type: none"> <li>• Any professional or business purposes</li> <li>• Your wilful or malicious acts</li> <li>• Cost of replacing or making good faulty, defective or incorrect workmanship</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 European Union</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> <li>• Ownership, possession or use of: <ul style="list-style-type: none"> <li>- Mechanically propelled vehicles other than domestic gardening equipment, disability mobility equipment or golf carts or buggies</li> <li>- Watercraft (other than hand or foot propelled craft, sailboards or surfboards)</li> <li>- Aircraft including models</li> </ul> </li> </ul>

## Section 16B | Farm Home Contents *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
			<ul style="list-style-type: none"> <li>- Animals other than domestic cats, dogs and horses (when used for private purposes only) but not use for racing, steeple chasing or polo playing</li> <li>- Firearms other than sporting guns</li> <li>- Dogs referred to under the Dangerous Dogs Act 1991</li> </ul>

## Section 16C | Family Legal Protection Cover

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Legal expenses up to £50,000 in connection with any private legal problem in relation to the following Insured Incidents:</p> <ol style="list-style-type: none"> <li>1 Employment Disputes</li> <li>2 Contract Disputes (amount in dispute must be more than £250)</li> <li>3 Bodily Injury</li> <li>4 Clinical Negligence</li> <li>5 Property Protection (amount in dispute must be more than £250)</li> <li>6 Tax Protection</li> <li>7 Jury Service and Court Attendance</li> <li>8 Legal Defence</li> <li>9 Identity Theft Protection</li> </ol> <p>Claims under this Section are dealt with and managed by DAS Legal Expenses Insurance Company Limited on behalf of NIG/FarmWeb</p>	<ul style="list-style-type: none"> <li>• All reasonable and necessary costs: <ul style="list-style-type: none"> <li>- Charged by the appointed representative and agreed by DAS</li> <li>- Incurred by opponents in civil cases if you have been ordered to pay them, or pay them with the agreement of DAS</li> </ul> </li> <li>• Attendance expenses - your net salary or wages for the time that you are absent from work less any amount the court gives</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Insured Person's Legal Representation</li> <li>• Insured Person's Responsibilities</li> <li>• Offers to Settle a Claim</li> <li>• Assessing and Recovering Costs</li> <li>• Cancelling an Appointed Representative's Appointment</li> <li>• Withdrawing Cover</li> <li>• Arbitration</li> <li>• Expert Opinion</li> <li>• Law that Applies</li> </ul> <p>You must:</p> <ul style="list-style-type: none"> <li>• Keep to the terms, definitions, conditions and exclusions of this Section</li> <li>• Take reasonable steps to avoid and prevent claims</li> <li>• Take reasonable steps to avoid incurring unnecessary costs</li> <li>• Send everything DAS ask for, in writing</li> <li>• Report to DAS full and factual details of any claim as soon as possible and give DAS any information DAS need</li> </ul> <p><b>Contract Disputes</b></p> <ul style="list-style-type: none"> <li>• You must have entered into the agreement or alleged agreement during the Period of Insurance</li> </ul> <p><b>Property Protection</b></p> <ul style="list-style-type: none"> <li>• You must have established the legal ownership or right to the land that is the subject of the dispute</li> </ul> <p><b>Identity Theft Protection</b></p> <p>You must:</p> <ul style="list-style-type: none"> <li>• Notify your bank/building society as soon as possible of the identity theft</li> <li>• Inform DAS of any previously suffered identity theft</li> <li>• Have taken all reasonable action to prevent continued unauthorised use of your identity</li> </ul>	<p><b>General</b></p> <ul style="list-style-type: none"> <li>• Any claim in which you fail to report to DAS an Insured Incident, within a reasonable time of it happening and, where this failure adversely affects the reasonable prospects of a claim or DAS consider their position has been prejudiced</li> <li>• Any costs and expenses that are incurred before DAS agree to pay them</li> <li>• Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority</li> <li>• Legal action you take which DAS or the appointed representative have not agreed to</li> <li>• Where you do anything that hinders DAS or the appointed representative</li> <li>• Group litigation order</li> <li>• Any claim relating to written or verbal remarks that damage your reputation</li> <li>• A dispute with DAS not otherwise dealt with under arbitration as noted in this Section</li> <li>• Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry</li> <li>• Any claim where you are not represented by a law firm, barrister or tax expert</li> </ul> <p><b>Employment Disputes</b></p> <p>Any claim relating to the following:</p> <ul style="list-style-type: none"> <li>• Employer's disciplinary hearings or internal grievance procedures</li> <li>• Solely to personal injury</li> <li>• Compromise agreement whilst you are still employed</li> </ul>

Section 16C | Family Legal Protection Cover *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<p><b>Contract Disputes</b> Any claim relating to the following:</p> <ul style="list-style-type: none"> <li>• Construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (inc Value Added Tax)</li> <li>• The settlement payable under an insurance policy - disputes relating to insurers refusing claims under a policy are covered but not disputes over the amount of a claim</li> <li>• A dispute arising from any loan, mortgage, pension, investment or borrowing</li> <li>• A dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or buildings - will cover a dispute with a professional advisor in connection with these matters</li> <li>• A motor vehicle owned by, or hired or leased to you</li> </ul> <p><b>Personal Injury</b> Any claim relating to the following:</p> <ul style="list-style-type: none"> <li>• Illness or bodily injury that happens gradually</li> <li>• Psychological injury or mental illness, unless the condition follows a specific or sudden accident that has caused physical bodily injury to you</li> <li>• Defending your legal rights other than in defending a counter-claim</li> <li>• Clinical negligence</li> </ul> <p><b>Clinical Negligence</b> Any claim relating to the following:</p> <ul style="list-style-type: none"> <li>• Failure or alleged failure to correctly diagnose your condition</li> <li>• Psychological injury or mental illness that is not associated with causing physical bodily injury to you</li> </ul> <p><b>Property Protection</b> Any claim relating to the following:</p> <ul style="list-style-type: none"> <li>• Contract entered into by you</li> <li>• Any building or land other than your main home</li> <li>• Someone legally taking your property from you, whether you are offered money or not, or restrictions or controls placed on your property by any Government or public or local authority</li> <li>• Work done by, or on behalf of, any Government or public or local authority unless the claim is for accidental physical damage</li> <li>• Mining subsidence</li> </ul>

## Section 16C | Family Legal Protection Cover *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>Adverse possession - the occupation of any land or building by anyone trying to take possession from you or of which you are trying to take possession</li> <li>Enforcement of a covenant by or against you</li> <li>Defending your legal rights to an event that causes physical damage to property other than in defending a counter-claim</li> <li>First £250 of any claim for legal nuisance or trespass</li> </ul> <p><b>Tax Protection</b></p> <ul style="list-style-type: none"> <li>Any claim if you are self-employed, a sole trader or in a business partnership</li> <li>An investigation or enquiries by HM Revenue &amp; Customs Specialist Investigations or the HM Revenue &amp; Customs Prosecution Office</li> </ul> <p><b>Jury Service and Court Attendance</b></p> <ul style="list-style-type: none"> <li>Any claim for loss you are unable to prove</li> </ul> <p><b>Legal Defence</b></p> <ul style="list-style-type: none"> <li>Any claim for the driving of a motor vehicle by you</li> </ul> <p><b>Identity Theft Protection</b></p> <ul style="list-style-type: none"> <li>Fraud committed by anyone entitled to make a claim under this Section</li> <li>Losses arising from your business activities</li> </ul>

## Section 17 | Environmental Liability

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Legal Liability cover for:</p> <ul style="list-style-type: none"> <li>Accidental bodily injury</li> <li>Property damage</li> <li>Clean up costs</li> <li>Environmental damage costs</li> <li>Associated legal defence costs</li> </ul> <p>arising from the emission, discharge, dispersal, migration release or escape of pollutants (providing they are not naturally occurring) which is:</p> <ul style="list-style-type: none"> <li>on, at, under or migrating from your premises as stated in the Schedule; or</li> <li>arising from your business within the Territorial Limits</li> </ul> <p>Indemnity Limit as shown in the Schedule</p> <p>Territorial Limits are the United Kingdom, the Channel Islands and the Isle of Man</p>	<ul style="list-style-type: none"> <li>Reasonable and necessary fees and other costs, charges and expenses, incurred with NIG/FarmWeb's prior written consent</li> <li>Compensation for Court Attendance connected to a claim - up to £500 per day for each director/partner and £250 per day for each Employee</li> <li>Cross Liabilities</li> <li>Member to Member Liability</li> <li>Indemnity to Principals</li> <li>Indemnity to Others</li> </ul>	<ul style="list-style-type: none"> <li>Claims must be made against you and reported to NIG/FarmWeb in writing during the Period of Insurance or within 30 days of the expiry thereof</li> <li>Pollution incident commences on or after the environmental retroactive date</li> <li>Pollution incident is promptly reported by you to the appropriate Governmental authority as required by environmental laws</li> <li>In the event of an environmental loss you shall notify NIG/FarmWeb in writing as soon as is practicable with: <ul style="list-style-type: none"> <li>how, when and where the loss took place</li> <li>the names and addresses of any injured persons and witnesses</li> <li>the nature and location of any injury or damage that has or could arise out of the loss</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Waste disposal contractors, clothing dyers and cleaners, ferrous and non-ferrous metal smelting and extraction, steel mills, abstraction and supply of potable water from natural sources, filling stations, fuel distributors (other than solid fuel), mines and quarries, any speculative property developing activity where there is no principal or any development activity on brownfield sites, waste transfer stations, landfills, water or waste treatment plants</li> <li>Personal injury to any member of your family, Employee or former Employee arising out of and in the course of employment by you</li> </ul>



Section 17 | Environmental Liability *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
		<p>You must:</p> <ul style="list-style-type: none"> <li>• Immediately record the specifics of the claim and the date received</li> <li>• Send written notice of the claim as soon as practicable, but no later than the end of the Period of Insurance or within 30 days of expiry thereof</li> <li>• Immediately send NIG/FarmWeb copies of any demands, notices, summonses or legal papers received in connection with the claim</li> <li>• Authorise NIG/FarmWeb to obtain records and other information</li> <li>• Cooperate with NIG/FarmWeb in the investigation, settlement or defence of the claim</li> <li>• On request, assist in the enforcement of any right against any person or organisations which may be liable to you because of injury or damage to which this insurance may also apply</li> <li>• After an environmental loss has been identified you shall have the duty to, where possible, reduce, mitigate, remediate or prevent any environmental loss to the extent required by environmental law</li> <li>• You shall take all reasonable precautions at your own expense to prevent circumstances that may give rise to any environmental loss</li> <li>• NIG/FarmWeb shall have the right but not the duty to assume direct control and to participate in decisions regarding clean-up, remediation or mitigation of an accidental environmental loss (subject to the Section Excess)</li> <li>• NIG/FarmWeb shall be permitted, but not required, upon reasonable prior notice to inspect, sample and/or monitor any insured premises and/or your business</li> <li>• Liability assumed by you under agreement, which would not have attached in the absence of such agreement, this Section will only apply if NIG/FarmWeb retains sole conduct and control of any claim</li> <li>• The indemnity provided by this Section will not apply to any action for damages brought against you in any court outside the European Union</li> </ul>	<ul style="list-style-type: none"> <li>• The ownership, possession or use by or on behalf of you of any: <ul style="list-style-type: none"> <li>- aircraft, aerial device, hovercraft or watercraft</li> <li>- motor vehicle, trailer or plant in circumstances where compulsory insurance or security is required by any road traffic legislation</li> </ul> <p>provided that indemnity is not provided by another insurance policy, this exclusion will not apply to the loading or unloading of motor vehicles, trailer or plant</p> </li> <li>• Advice, instruction, consultancy, design, formula, specification, inspection, certification, or testing performed or provided separately for a fee or under a separate contract</li> <li>• Crop spraying, or the spraying or dissemination of insecticides, herbicides or other substances or compounds for the control of pests, disease or weeds on premises or land not occupied by or used by you in connection with your business</li> <li>• Work in connection with or on and travel to, from or within any offshore: <ul style="list-style-type: none"> <li>- accommodation, exploration, drilling or production rig or platform</li> <li>- support vessel</li> </ul> </li> <li>• Any liquidated damages, penalty clauses, fines or aggravated, restitutionary, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages</li> <li>• The excess for environmental liability</li> <li>• Claims which are the subject of indemnity under other sections of this Policy, or would be but for the limit of indemnity applicable thereto (not applicable to coverage provided by extension Clear Up Costs (Own Property) to Section 1 and Section 16A of this Policy, where cover provided by this Section will be in excess of any such coverage)</li> <li>• Any asbestos, asbestos containing materials, lead or lead containing materials to, on or in above ground structures</li> <li>• Any deliberate or wilful act or omission by you where you either intend to cause environmental loss or are reckless as to whether environmental loss is caused</li> </ul>

## Section 17 | Environmental Liability *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>• Liability arising from fly tipping</li> <li>• Liability arising from any item you sell, supply, manufacture, construct, alter, repair, service, treat, or distribute including materials, parts, equipment, containers, packaging or labelling, once such item has ceased to be in your possession or control</li> <li>• Liability arising from underground storage tanks that you knew about prior to the Period of Insurance</li> <li>• Liability arising from genetically modified organisms</li> </ul>

## Further Information

### Other features

Helpline services available:-

- 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 or serious roof damage
- Glass Replacement and Locksmith Services - rapid call outs for any glazing or door & window security problems
- Separate Helplines for domestic legal, tax and identity theft advice as well as counselling and health and medical information
- 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 in accordance with the General Condition - Cancellation.

### Cancellation

If you wish to cancel the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. Any return of premium will be made in accordance with the General Condition - Cancellation.

### 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. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive,  
NIG  
Churchill Court, Westmoreland Road, Bromley BR1 1DP

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service Exchange  
Tower London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**.

### Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [www.fca.org.uk](http://www.fca.org.uk), or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at [www.bankofengland.co.uk/pru](http://www.bankofengland.co.uk/pru), or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

### Financial Services Compensation Scheme

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)

NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ.  
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and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Calls may be recorded.

