





This insurance is underwritten by MS Amlin Insurance SE (UK Branch). MS Amlin Insurance SE is authorised by the National Bank of Belgium in Belgium and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. In some respects the regulatory system applying will be different from that of the United Kingdom.

The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.

### What is this type of insurance?

This is a motor insurance aimed at the agricultural community providing cover to comply with the laws relating to compulsory motor insurance legislation within the European Union and certain other countries within the territorial limits as standard (Third Party Only). Additional cover options include Fire and Theft and Accidental Damage cover (Comprehensive).

 What is insured?	Covered Limit	 What is not insured?
<b>Third Party Only</b>		<p><b>General Exclusions</b> (apply to all Sections of the policy)</p> <ul style="list-style-type: none"> <li>✗ Loss, damage or liability while your vehicle is driven by anyone disqualified from driving or not permitted by your certificate of motor insurance or caused by the deliberate acts of any driver.</li> <li>✗ Death of or injury to the driver except under the Personal Accident Section (if covered).</li> <li>✗ Contractual liability, War, Earthquake, Radioactivity, Terrorism, Pollution, Contamination.</li> <li>✗ Death, injury, loss or damage as a result of a deliberate act caused by you.</li> <li>✗ Anyone insured who can claim for the same loss from any other insurance.</li> <li>✗ Driving while declared medically unfit by your medical advisor</li> <li>✗ Accidents while the driver is under the influence of drink or drugs</li> </ul> <p><b>Third Party Only</b></p> <ul style="list-style-type: none"> <li>✗ Loss of or damage to the vehicle or its contents.</li> <li>✗ Any liability, loss or damage while the insured vehicle is in any area to which aircraft have access.</li> <li>✗ Your liability for exemplary or aggravated damages.</li> <li>✗ Death of or injury to anyone travelling in the vehicle for employment purposes other than as required by Road Traffic Acts.</li> </ul> <p><b>Third Party Fire &amp; Theft / Comprehensive</b></p> <ul style="list-style-type: none"> <li>✗ Any applicable Excess(es).</li> <li>✗ Wear and tear or damage to your vehicle caused by lack of maintenance.</li> <li>✗ Loss of use of your vehicle.</li> <li>✗ Loss of or damage where you do not take reasonable precautions to protect your vehicle</li> <li>✗ Repairs or replacements which improve the condition of the vehicle.</li> </ul> <p>Personal Accident cover – (Applies to Comprehensive cover only).</p> <ul style="list-style-type: none"> <li>✗                             <ul style="list-style-type: none"> <li>• persons aged under 17 or over 70 at the time of the accident,</li> <li>• any injury caused: i) deliberately ii) by natural disease iii) while under the influence of drugs or alcohol.</li> </ul> </li> </ul>
✓ All amounts you may legally have to pay as a result of an accident while you are driving or using your vehicle:		
✓ Death or Bodily Injury	Unlimited	
✓ Damage to Property caused by Cars	£20,000,000	
✓ Damage to Property caused by vehicles carrying hazardous goods	£1,200,000	
✓ Damage to Property caused by all other vehicle types	£5,000,000	
✓ Prosecution Defence Costs	£2,000,000	
✓ Additional Legal Services	Included	
✓ Uninsured Loss Recovery	£100,000	
<b>Third Party Fire and Theft</b>		
As noted above in Third Party only, plus:		
Vehicle loss or damage caused by fire, lightning, self-ignition, explosion, theft or attempted theft.	Market Value	
Trailers (unless otherwise declared and accepted)	£100,000	
Personal Effects	£250 per vehicle	
<b>Comprehensive</b>		
As noted above in Third Party Only, and Third Party Fire and Theft plus accidental damage to your vehicle. Amounts stated are per event unless stated otherwise.		
New Vehicle Replacement	Market Value	
Windscreen / Glass Cover	Unlimited	
Audio, Visual and Navigation Equipment	£1,000	
Global Positioning System (for farming)	£30,000	
Loss of Keys / Replacement Locks	£1,250	
Personal Accident		
<ul style="list-style-type: none"> <li>• Death</li> <li>• Loss of Sight</li> <li>• Loss of Limb</li> </ul>	£10,000	
Emergency Accommodation and Travel Expenses	£100 per person £400 any one incident	
Medical Expenses	£500 per person	
Child Car Seat	£500 per incident	
Personal Belongings	£500 per vehicle	
		<p><b>Are there any restrictions on cover?</b></p> <ul style="list-style-type: none"> <li>! Theft of your vehicle when the keys are left on or in it and it is not locked and secure.</li> <li>! New Vehicle Replacement – Commercial vehicles and private Cars only: - Original vehicle no more than 12 months old – cost of repair must be more than 60% of the price of new car.</li> <li>! Uninsured Loss Recovery requires greater than a 50% chance of success for any action to proceed.</li> <li>! You can only have Damage Fire &amp; Theft cover and Fire &amp; Theft cover if your vehicle is not being used on the public road.</li> </ul>



### Where am I covered?



The United Kingdom and any member country of the European Union and in any other country which has made arrangements which meet the insurance conditions of and are approved by the Commission of the European Union.



### What are my obligations?

You must notify your broker as soon as reasonably possible:

- if you become aware that information you have given us is inaccurate;
- of you becoming aware of any changes in the information you have provided to us which happen before or during the period of insurance;
- if a claim for liability is made against you, and forward any letter, claim, writ, summons or other legal document you receive.

You must not admit liability or offer or agree to settle any claim without our written permission.

You must take all reasonable steps to protect your vehicle from loss or damage and to keep it in roadworthy condition.

You must take all reasonable steps that you can to avoid or keep losses as low as possible under this insurance.

You must notify us in writing if any single trip is likely to exceed 60 days, or the total of all trips in the same vehicle is likely to exceed 120 days, during the period of insurance.



### When and how do I pay?

For full details of when and how to pay, you should contact your broker.



### When does the cover start and end?

This insurance is generally issued for a twelve month period. Cover start and end dates will be shown on your schedule.



### How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker.

If cover has not started yet we will provide a full refund of the premium paid.

For any time after the policy has started, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a pro rata deduction for consumers and a short period rate for non-consumers for any time for which you have been covered.

