

POLICY SUMMARY: Agriculture

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

NAME OF INSURER:

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

Several Liabilities Notice

The obligations of the co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

TYPE OF INSURANCE:

The policy protects your Agricultural Motor Vehicle(s) and provides Comprehensive, Third Party Fire and Theft or Third Party Only as selected by you when requesting the quotation and itemised in your Schedule.

SIGNIFICANT FEATURES AND BENEFITS:

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	Included	Included	Included
Legal liability for damage to other people's property (differing amounts depending upon the vehicle type). Full details in the policy booklet	Included	Included	Included
Damage to your vehicle	Included	Fire and Theft Only	Excluded
Windscreen repair / replacement	Included	Excluded	Excluded
Courtesy car in the event of a claim (Private Cars Only)	Included subject to certain conditions	Excluded	Excluded

New vehicle replacement after a 'total loss' claim when your vehicle is less than a year old (Private Cars & Commercial Vehicles Only)	Included subject to certain conditions	Excluded	Excluded
Personal Accident Benefits (Private Cars Only): For you or your spouse for death or loss of limbs / sight up to age 69	Up to £5000	Excluded	Excluded
Medical expenses (Private Cars Only) for each person	Up to £500	Excluded	Excluded
Personal belongings (Private Cars Only unless your policy is endorsed otherwise)	Up to £350	Fire and Theft Only	Excluded
Foreign use	Includes minimum cover needed by law in the countries listed in the policy. Cover may be extended at our option subject to the payment of an additional premium. You must notify your insurance adviser in advance of travel. Includes increased cover for non-business use in these countries for vans (weighing up to 3.5Tonne) and cars for 90 days in any one insurance year.	Includes minimum cover needed by law in the countries listed in the policy. Cover may be extended at our option subject to the payment of an additional premium. You must notify your insurance adviser in advance of travel. Includes increased cover for non-business use in these countries for vans (weighing up to 3.5Tonne) and cars for 90 days in any one insurance year.	Includes minimum cover needed by law in the countries listed in the policy.
Accessories and audio, telephone or navigation equipment	Up to £500, subject to policy excess	Up to £500, subject to policy excess	Excluded
Towing and trailer cover. The minimum cover needed by law is provided under this policy and can be increased under some circumstances. Ask your insurance intermediary for full details	The minimum cover needed by law is provided under this policy and can be increased under some circumstances. Ask your insurance adviser for full details	The minimum cover needed by law is provided under this policy and can be increased under some circumstances. Ask your insurance adviser for full details	The minimum cover needed by law is provided under this policy.
Voluntary work & 'indemnity to principal' cover	Included	Included	Included
Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company.	Included	Included	Included

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured. This applies even for short periods such as in a petrol station. This applies to agricultural vehicles between the hours of 22:00 and 06:00. Refer to Part A Section 3.

Loss or damage exceeding £5,000 caused by an inappropriate type or grade of fuel being used. Refer to Part A Section 3.

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed. Refer to, General Exceptions (1).

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications. Refer to, General Exceptions (1).

Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive. Refer to Part A Section 3.

Part B, Section 1 'Driving other cars', may be excluded from this policy. If included, this section will not apply when the other car is not insured in its own right. Other restrictions may apply in addition, please refer to your insurance adviser / policy booklet for confirmation of cover.

Claims brought about by pollution and/or contamination unless they arise from a single identifiable event. All successful claims are subject to a maximum payment of £500,000. Refer to General Exceptions (7).

Liability, loss or damage arising from your vehicle being used on derestricted toll roads (including the Nurburgring). Refer to General Exceptions (11).

You may be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser.

Theft of fuel or engine liquids. Refer to Part A Section 3.

Any payments required in relation to fuel tankers. Refer to Part A Section 1.

If your vehicle is damaged while a young or inexperienced person (including you) is driving, or is in charge of the vehicle, you will have to pay an additional amount, as well as the ‘Excess’. Refer to (including for the additional amounts) Excesses for young or inexperienced drivers Section 6.

DURATION OF CONTRACT:

Your cover is valid for a twelve-month period.

CANCELLATION:

We hope you are happy with the cover this policy provides. However, if you are a retail customer (see definition in the policy booklet) you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy; whichever is later without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled. Refer to the policy booklet for the full cancellation details.

CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to your insurance adviser or **Markerstudy Insurance Services Limited** by contacting 0800 072 2050. If damage is purely in respect of glass, please contact 0800 587 0808.

COMPLAINTS PROCESS:

In the first instance these should be referred to the insurance Intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with our UK Service Provider at Markerstudy Insurance Services Limited, Markerstudy Customer Relations, PO Box 727, Chesterfield, S40 9LH .

You will need to quote your policy number shown in the Schedule.

In the event that our Service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

COMPENSATION SCHEME:

Your Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.

Markerstudy Insurance Services Limited is registered in England and Wales (No. 2135730) and authorised and regulated by the Financial Conduct Authority (No. 475572).
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