



[Smallholders Combined Insurance]

Prospectus and Proposal Form



Smallholders Combined Insurance

- A great value insurance package for the smallholder
- Backed by a global insurer
- Simply choose the package for you

SILVER or **GOLD**

Please Note – This policy only provides cover in respect of those risks associated with the Activities undertaken in connection with the smallholding, as described on the Proposal Form, and accepted by the insurer. The policy does not cover any business activity that has not been advised to and accepted by the company, nor does it cover your house, your domestic contents or your personal possessions, which will need to be insured separately.

If you require cover beyond that offered by this policy please contact your Broker/Intermediary for an alternative quotation.

Unfortunately this policy is **not available** if you:

- have a Smallholding of more than 50 acres
- are located in Northern Ireland
- have any employees, including casual or voluntary staff
- operate a Riding School and/or involved in the hiring-out of horses
- require liability cover for the use of horses or other equine animals away from the smallholding
- offer a Livery service (although DIY self-livery is acceptable)
- carry out contracting for others
- have slurry storage facilities
- have any heated poultry/pig-rearing buildings
- accept organised farm visits (i.e. school groups, clubs etc)
- arrange or host organised Shoots
- offer camping or caravanning facilities
- export any products
- require Terrorism Insurance

This list is not exhaustive. There may be other activities that are not acceptable.

Some of these activities can be covered under a Farmers Combined Policy – please contact your broker/intermediary for more information.

What is Covered?

	SILVER	GOLD
	Sum Insured	Sum Insured
Farm Buildings	£20,000	£40,000
Tools & Machinery	£5,000	£10,000
Produce & Deadstock	£2,500	£5,000
Boundary Walls & Hedges	£1,000	£2,000
Livestock	£5,000	£10,000
	Limit of Indemnity	Limit of Indemnity
Public/Products Liability	£1,000,000	£1,000,000

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Premium	£187.50	£254.46
Insurance Premium Tax @ 12%	£22.50	£30.54
Total Premium	£210.00 Plus £50 Fee	£285.00 Plus £50 Fee

PLEASE NOTE : This policy does not cover tractors, quad bikes or all terrain vehicles (ATVs). Such vehicles can be insured under a suitable motor insurance policy. Theft cover for trailers and other wheeled implements designed to be towed is subject to such items being secured by a wheel clamp and hitch lock when left unattended.

Insurance Product Information Document

Farmsure Smallholders Combined Policy



Insurer: Markel International Insurance Company Limited

20 Fenchurch Street, London EC3M 3AZ

Registered at the above address. Registered in England number 966670. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Policy Administrator: Farmsure Underwriters Limited

5 Park Plaza, Knights Way, Battlefield, Shrewsbury SY1 3AF

Registered at the above address. Registered in England number 4527193.

Authorised and regulated by the Financial Conduct Authority

This document is a summary of the insurance cover and restrictions and not personalised to your individual needs. Please refer to the policy document for full details of your cover and terms and conditions.

What is this type of insurance?

This is a multi-section Smallholders insurance policy that covers loss or damage to your smallholding's buildings, machinery, equipment and livestock, as well as public and products liability insurance. The cover is arranged as a "package", available at two levels, SILVER or GOLD, with some flexibility to adjust the cover to your specific needs.

This policy does not cover your house & domestic outbuildings, or your home contents and personal possessions. The cover relates to your smallholding activities as described by you on the Proposal Form, and accepted by the Insurer.



What is insured?

Property Damage:

- ✓ Damage to agricultural buildings or tenant's improvements thereto, agricultural machinery, plant and implements, agricultural produce, farming stock, boundary hedges, walls, fences and gates, as a result of fire, explosion, lightning, aircraft, escape of oil, falling trees, defective oil vaporisation, earthquake, riot & civil commotion, malicious damage, storm & flood (buildings only), impact and theft (other than buildings or boundary hedges, walls, fences and gates)

Livestock (Non-Disease):

- ✓ Death or humane destruction of livestock as a result of fire, explosion, lightning, aircraft, earthquake, electrocution, riot & civil commotion, malicious damage, worrying, and theft
- ✓ Death or humane destruction of livestock as a result of any accident whilst on foot on any road or at a sale yard or market or agricultural show or similar event
- ✓ Death or humane destruction of livestock as a result of straying from the Premises, sale yard or market
- ✓ Death or humane destruction of livestock as a result of an accident whilst in transit in your own vehicle or trailer

Public/Products Liability:

- ✓ Cover for your legal liability for claims made against you by any person other than an employee, relating to accidental injury or accidental damage to property resulting from your normal activities at the smallholding
- ✓ Cover for your legal liability for claims made against you by any person other than an employee, relating to accidental injury or accidental damage to property resulting from a defective product supplied by you
- ✓ Cover includes Legal Defence Costs in defending criminal proceedings arising from a breach of the Health and Safety at Work Act 1974 or Part II of the Consumer Protection Act 1987, where there has been no actual injury or damage.



What is not covered?

Property Damage:

- ✗ Buildings not maintained in a good state of repair.
- ✗ Storm damage polytunnels and glasshouses, and to moveable buildings unless securely anchored to the ground.
- ✗ Ride-on mowers, motorised farm bikes, quad bikes, all-terrain vehicles, tractors and other motorised vehicles.
- ✗ Theft of trailers and wheeled implements unless secured by both a wheel clamp and a hitch lock at the time.
- ✗ The first part of any claim (the Excess), normally £250.

Livestock (Non-Disease):

- ✗ Any amount more than £1,000 per animal.
- ✗ Some parts of the cover do not apply to horses and dogs.
- ✗ The first part of any claim (the Excess), normally £50.

Public/Products Liability:

- ✗ Legal liability arising from circumstances where the law requires compulsory motor insurance to be in force
- ✗ Legal liability arising from the use of any equine animal away from the Premises, other than as a result of straying from the Premises
- ✗ Legal liability arising from pollution or contamination unless as a result of a sudden and accidental event
- ✗ Bodily or mental injury, death, disease or illness of an employee in the course of employment.
- ✗ Loss or damage to property which is in the custody and control of the insured.
- ✗ Legal liability arising from advice, design or specification provided for a fee
- ✗ Fines and penalties
- ✗ Legal liability for the repair, replacement or recall of any defective products or work
- ✗ Costs related to the presence of asbestos.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown on the policy schedule.
- ! Each part of the cover has either a sum insured or limit of indemnity, and these vary between the SILVER and GOLD levels of cover.
- ! The policy will not pay more than the sums insured or limits shown in the policy schedule and policy wording.



Where am I covered?

- ✓ Some parts of the cover apply only at the address of the smallholding shown as the Premises on the Schedule. Some parts of the cover apply away from the Premises.



What are my obligations?

- You must provide full and accurate information and answers to all questions asked. Your answers must be true and complete to the best of your knowledge and belief. If you become aware that any information that you have given is inaccurate or has changed you must tell the Policy Administrator (via your insurance broker) as soon as possible. Failure to do this may invalidate your insurance policy and claims may not be paid.
- You must take all reasonable steps to prevent loss, damage, accident or liability.
- As soon as possible, and at your own expense, you must ask a Vet to attend to any animal that may be the subject of a claim. The Vet will need to complete a Vet's Report to support any livestock claim.
- You must report any theft or malicious damage to the Police as soon as possible, and no later than 24 hours after discovery.
- You must report any claim or potential claim under this insurance to the Policy Administrator (via your insurance broker) as soon as reasonably possible.



When and how to pay?

- For full details of when and how to pay please contact your insurance broker.



When does the cover start and end?

- This insurance cover is for a 12 month period unless otherwise agreed. The start date and end date are specified in your policy schedule.



How do I cancel the contract?

- You can cancel this insurance contract at any time by contacting the Policy Administrator (via your insurance broker). After the 14 day cooling off period, providing you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing this insurance.
- For certain types of short-term cover there may be no refund of premium. Full details will be shown in your policy wording.

Smallholders Combined Insurance

Demands and Needs

This policy meets the needs of those wishing to be covered against specific risks associated with a smallholding.

Cover is provided subject to various terms and conditions, which can be found in the policy wording, and which should be read carefully.

Farmsure Underwriters Ltd does not provide any personal recommendation as to the suitability of this policy to your specific needs. You may receive such advice from your insurance broker/intermediary, or you may need to make your own decision as to the suitability of this policy to your needs.

What to do next

If you wish to take out this insurance :

- decide which option, SILVER or GOLD, you wish to choose
- complete, sign and date the Proposal Form
- detach the Proposal Form and return it to your broker/intermediary
- pay the appropriate amount to your broker/intermediary

What will then happen

Your broker/intermediary will submit the Proposal Form, and if it is acceptable your policy will be issued to your broker/intermediary within five working days of acceptance (unless exceptional circumstances exist).

Should there be any reason why your Proposal Form is unacceptable it will be returned to your broker/intermediary.

Please note that no cover will be in place until the Proposal Form has been accepted, and cover confirmed, by Farmsure Underwriters Ltd.

This Policy Not Suitable?

- Need more than £40,000 Buildings cover?
- Are your pigs, sheep, chickens etc worth more than £10,000?
- Do you need more than £1,000,000 Public Liability cover?

If the cover limits in the Smallholders Combined Policy are not enough for your needs, please contact your broker/intermediary for an alternative quotation. It may be possible to adapt the policy to your needs in which case a revised premium will be offered.

Need other types of cover?

- Do you need Livestock Disease cover?
- Do you have Employees?
- Do you want Personal Accident cover?
- Do you wish to include your Home and Contents?

If so, please contact your broker/intermediary, who may be able to offer an alternative policy.

Smallholders Combined Proposal Form

Please Note: This policy is not available if you

- Operate a Riding School and/or hire out horses
- Offer a Livery Service (although DIY self-livery is acceptable)
- Require liability cover for the use of horses or other equine animals away from the smallholding
- Carry out contracting for others.
- Offer camping or caravanning facilities
- Have any heated pig/poultry buildings
- Accept organised farm visits (i.e. school groups, clubs etc) or host group events
- Have employees, including casual and voluntary staff
- Export any products
- Arrange or host organised shoots
- Have slurry storage facilities
- Require Terrorism Insurance

By completing this Proposal Form you are confirming that none of the above statements apply to you.

Please complete this form as fully as possible using BLOCK CAPITALS

Your Name(s) (in full) :	
Correspondence Address :	
Postcode :	
Telephone :	
Address of Holding : (if different to above)	
Postcode :	
Activities undertaken on the Smallholding :	

Acreeage of Holding (max 50 acres):		Are the buildings, hedges & fences well maintained?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Which level of cover do you require?	<input type="checkbox"/>	SILVER £210.00 Plus £50 Fee	<input type="checkbox"/>	GOLD £285.00 Plus £50 Fee
Date cover to start?	____/____/____			

In respect of the risks to which this Proposal relates, have you suffered any loss or claim in the last 5 years, whether insured or not?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'Yes', please give details below
Date	Circumstances		Amount Paid

Is the Smallholding a new acquisition/new venture? (if No please answer the following questions)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Name of existing/previous Insurer		
Expiry/Renewal Date		
Policy Number		

ADDITIONAL INFORMATION

(please insert here any further information which may influence our assessment and acceptance of the risk)

IMPORTANT

Please read the following carefully before you sign and date the Declaration.

The questions on this proposal form and any other details we specifically request relate to facts which we consider material to underwriting this insurance. However, because no list of questions can be exhaustive please consider whether there is any other material information which is known to you which could influence our assessment and acceptance of the risk. **FAILURE TO DISCLOSE ALL MATERIAL FACTS WHETHER OR NOT THE SUBJECT OF A SPECIFIC QUESTION MAY INVALIDATE YOUR INSURANCE**

We recommend that you should keep a record, including copies of letters and this Proposal Form, of all information supplied to us for the purpose of entering into this insurance.

DECLARATION

Before signing the Declaration please check your answers carefully particularly if this Proposal Form is not completed in your own hand.

- I/We declare that to the best of my/our knowledge and belief the answers given are true and complete
- I/We agree that if any answers have been completed by any other person, such person shall for that purpose be regarded as my/our agent and acting on my/our behalf, and not the agent of the insurer
- I/We declare that this Proposal Form is for insurance in the normal terms and conditions of the insurer's policy
- I/We agree that the information provided on this Proposal Form and any information supplied by me/us shall be incorporated in and form part of the insurance contract.
- I/We understand that no cover shall be in force until the proposal has been accepted by the insurer or its agents and that the insurer reserves the right to reject the proposal, to apply special terms and/or investigate claims.

Signature of Proposer(s)

Date of signing

Print Name(s)

Signing this Proposal Form does not bind the insurer to complete the insurance.

The parties to the Policy have the right to choose the law applicable to the Policy.

Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Proposal or the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.