

## 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, an Insurance Undertaking, 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.

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance)

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

## 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>• Conditions Precedent</li><li>• Action by the Insured</li></ul>	<ul style="list-style-type: none"><li>• The Rights of the Company</li><li>• Fraudulent Claims</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 'Standard Perils' basis with the option to include Theft, Storm or Tempest, Flood, Escape of Water, Oil, Liquid Fertilizer or Milk, Subsidence and 'Any Accidental Cause' 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> <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 (transferral between the Premises) of 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>• Fire Extinguishment Expenses and Security Equipment Expenses – up to £25,000</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>• 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> </ul>	<p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>• Designation</li> <li>• Basis of Settlement – the following options are available: <ul style="list-style-type: none"> <li>– Reinstatement</li> <li>– Day One (Non-Adjustable)</li> <li>– Modern Materials</li> <li>– Indemnity</li> </ul>                     Your Schedule will show which basis of cover applies and your Policy explains the various options.                 </li> <li>• Workmen</li> <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> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• Holiday Accommodation Condition – where cover has been agreed for holiday home letting, if the property is vacant, unoccupied or not lived in for more than 90 consecutive days, there are conditions which you are required to comply with</li> <li>• Intruder Alarm Condition – where stated as operative in the Schedule</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>• riot, civil commotion or malicious damage in Northern Ireland</li> <li>• Theft of jewellery and other valuables unless otherwise agreed</li> <li>• Theft damage to glass</li> <li>• Theft due to unexplained shortage and/or disappearance and/or fraud or dishonesty</li> <li>• Theft or attempted theft where you or any of your employees are involved as principal or as an accessory</li> <li>• Change in water table level</li> <li>• Storm, tempest and flood damage caused by frost, subsidence, heave or landslide</li> <li>• Storm, tempest and flood 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>• 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> </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>• 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 – as a result of an insured peril up to £10,000, or any other accidental escape of metered water up to £1,000, subject to a £250 excess for each and every claim under this Extension</li> <li>• Inadvertent Omission – up to £500,000</li> <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 – up to £10,000</li> <li>• Unauthorised Use of Gas, Water or Electricity – up to £25,000</li> <li>• Fertilizer and/or Fuel Tanks and their Contents – up to £10,000, 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>• Plant and Equipment Loaned, Hired or Borrowed – up to £25,000 with hire charges not exceeding 90 days</li> <li>• Temporary Removal of contents from the Premises (excluding agricultural machinery whilst being driven or used for agricultural purposes) for cleaning, renovation or repair – up to 15% of the Sum Insured on each item, but in the case of documents, manuscripts, plans and the like, 15% of their total value</li> <li>• Exhibitions and Trade Shows – contents (other than agricultural machinery) 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> <li>• Cattle Passports including whilst temporarily removed from the Premises for the purposes of the Business</li> </ul>		<ul style="list-style-type: none"> <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>Alternative Accommodation for paying guests in the event of damage to holiday accommodation – up to £10,000 subject to a maximum indemnity period of 12 months</li> </ul>		

## Section 2 | Business Interruption

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	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 except Explosion which is separately defined under this Section or unless you have requested otherwise</li> <li>The following optional Additional Perils are available: <ul style="list-style-type: none"> <li>Worrying of sheep and cattle by dogs, foxes and vermin</li> <li>Anthrax infection of Livestock resulting in death or slaughter</li> <li>Electrocution of Livestock</li> <li>Fatal Injury to Livestock</li> <li>Hail damage to growing crops prior to harvesting</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Additional increased cost of Working – up to £50,000</li> <li>Unspecified Suppliers including unspecified suppliers of your specified suppliers – up to £50,000</li> <li>Unspecified Customers including 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 at the premises (up to £50,000)</li> </ul> </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>Loss from interruption / interference with the business at the premises:</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 of Livestock: <ul style="list-style-type: none"> <li>unless slaughtered either with the consent of NIG/FarmWeb or where a veterinary surgeon certifies that slaughter is necessary on humane grounds</li> <li>slaughtered as a result of a confirmed outbreak of anthrax infection: <ul style="list-style-type: none"> <li>during the first 21 days after inception of the policy unless continuance of insurance can be proved</li> <li>under any welfare scheme</li> </ul> </li> </ul> </li> <li>Hailstorm damage: <ul style="list-style-type: none"> <li>caused by wind or water</li> <li>occurring within 7 days of commencement of cover</li> <li>occurring between 1st November and 28th February</li> </ul> </li> <li>Loss for which more specific insurance applies under any of Sections 12 or 13</li> </ul> <p><b>Where the Dairy Farmers Extension is operative</b></p> <p>Cover additionally excludes loss arising directly from:</p> <ul style="list-style-type: none"> <li>The outbreak or suspected outbreak of notifiable animal disease prior to the effective date of the Policy</li> <li>breakdown or failure of machinery or plant</li> <li>Strikes, lock-outs or industrial disputes commencing or having given notice to commence prior to commencement of this cover</li> </ul>

## Section 2 | Business Interruption *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<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> <ul style="list-style-type: none"> <li>• up to £50,000 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> <li>• All Risks on Specified Equipment – up to £50,000 in the aggregate in any one Period of Insurance</li> </ul> <p><b>Optional Extension</b></p> <ul style="list-style-type: none"> <li>• Dairy Farmers Extension – The following covers <b>a</b> and/or <b>b</b> apply only if stated as operative in the Schedule: <ul style="list-style-type: none"> <li><b>a</b> Contamination of Milk</li> <li><b>b</b> Uncollected Milk (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')</li> </ul> </li> </ul> <p>up to the selected limits stated in the Schedule</p>		<ul style="list-style-type: none"> <li>• if arising within 7 days of the effective date or renewal of the policy, where notice is received or given by the dairy that collections will cease due to an existing or recent second contamination event</li> <li>• any other fines, penalties or liquidated damages imposed under contract with the dairy or suspensions of collections other than by reason of an incident of contamination</li> <li>• where you fail to maintain or comply with the requisite recommended dairy systems for the segregation and or identification of cattle within the milking herd which are undergoing antibiotic treatments or other medication</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.</p> <p>The following optional Additional Perils are available:</p> <ul style="list-style-type: none"> <li>– Worrying of sheep and cattle by dogs, foxes and vermin</li> <li>– Theft or unexplained disappearance</li> <li>– Fatal Injury (Transit)</li> <li>– Fatal Injury (Straying)</li> <li>– Fatal Injury (Own Premises)</li> </ul> <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></p> <p>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> </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 3 | Livestock *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
		<ul style="list-style-type: none"> <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>	

## 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.</p> <p>Work Overseas: The indemnity provided under this Section is extended to apply in respect of legal liability for Bodily Injury caused to an Employee whilst temporarily engaged in work outside the Territorial Limits in connection with the Business provided that such Employee is ordinarily resident within the Territorial Limits.</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>Corporate Manslaughter and Corporate Homicide Act 2007 – up to the Limit of Indemnity</li> <li>Agricultural Wages Board cover (unless this cover has not been selected)</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> <li>Wrongful arrest, detention, imprisonment or eviction of any person, malicious prosecution or invasion of the right of privacy</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</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> </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>Jurisdiction</li> <li>Underground Services</li> <li>Crop Spraying of Own or Other Farmers Crops</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> </ul>



Section 5 | Public Liability *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Work Overseas: The indemnity provided under this Section is extended to apply:</p> <ul style="list-style-type: none"> <li>• within any member country of the European Union outside of the Territorial Limits where any person is temporarily engaged on the Business of the Insured; and</li> <li>• elsewhere in the world where any person is temporarily engaged in non-manual work in connection with the Business of the Insured. Provided that such Employee is ordinarily resident within the Territorial Limits.</li> </ul>	<ul style="list-style-type: none"> <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 the Limit of Indemnity</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>• 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> <li>• Failure to supply electricity or other services where there is any use of renewable power generation plant or equipment</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 3 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>• work in or on any high hazard sites such as piers, wharfs, breakwaters or sea walls, gas works, power stations etc.</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 6m 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 the Limit of Indemnity</li> </ul>	<ul style="list-style-type: none"> <li>• Indemnity Limit is costs inclusive in the USA &amp; Canada</li> <li>• Jurisdiction</li> <li>• Crop Spraying Own or Other Farmers Crops</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>• Asbestos</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>• 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> <li>• Failure to supply electricity or other services where there is any use of renewable power generation plant or equipment</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 3 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>• work in or on any high hazard sites such as piers, wharfs, breakwaters or sea walls, gas works, power stations etc.</li> </ul>



## Section 6 | Products Liability *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <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 6m 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 | 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> <li>Mitigation Expenses – up to £25,000</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 60 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> <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 60 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> </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> <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>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> </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> <ul style="list-style-type: none"> <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> </ul>

Section 7 | Environmental Liability *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
		<ul style="list-style-type: none"> <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> </ul> <p>The indemnity provided by this Section will not apply to any action for damages brought against you in any court outside the European Union</p>	<ul style="list-style-type: none"> <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> <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>

## Section 8 | Loss of Business Money and Personal Accident (Assault)

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> <p>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>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 £10,000 during any one Period of Insurance</li> <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> <li>in total for all claims or 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 needs to be replaced with the following;</li> <li>Unauthorised use of company credit cards – up to £10,000 during any one Period of Insurance</li> </ul>	<p><b>Clause</b></p> <ul style="list-style-type: none"> <li>Reinstatement of Losses (Money Limits)</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> <p><b>In respect of Injury:</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 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>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> <p><b>In respect of Injury:</b></p> <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:</p> <ol style="list-style-type: none"> <li>1 Death</li> <li>2 Disablement                             <ul style="list-style-type: none"> <li>– Loss of sight</li> <li>– Loss of limbs, hands or feet</li> <li>– Loss of hearing, speech, permanent incurable paralysis, total incurable insanity, thumb, finger or toe</li> <li>– Any other permanent total disablement</li> </ul> </li> <li>3 Temporary Total Disablement</li> <li>4 Temporary Partial Disablement</li> <li>5 Sickness</li> </ol> <p><b>Note:</b> Sickness is an optional extension and is not included as standard</p> <p>Any cover (where requested) for unspecified Employees can be selected as either occupational (as farmer) or 24 hour cover</p> <p>Bodily injury must be sustained during the Period of Insurance and death, disablement or sickness must occur within one year of the accident</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>– £2,500 in total for all claims or series of claims, arising out of any one original accident; or</li> <li>– 25% 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>– 75 years in respect of any accident cover</li> <li>– 70 years in respect of any sickness cover</li> </ul>                             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, steeplechasing, 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>• 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>• 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>• 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 70</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>Clause</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>• 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>• Explosives or other dangerous goods</li> <li>• Living creatures, pets or livestock</li> <li>• Money, jewellery, precious stones and metals, bullion and furs</li> <li>• Property carried for hire or reward</li> <li>• Indirect loss</li> <li>• Loss insured by fidelity guarantee insurance</li> <li>• Loss for which more specific insurance applies under 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>“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> <p>Cover for Bulk Milk Tanks and their Contents is only available within Geographical Limit A</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>Clause</b></p> <ul style="list-style-type: none"> <li>• Average</li> <li>• Reinstatement basis of settlement</li> <li>• Indemnity basis of settlement applies to Bulk Milk Tanks more than 2 years old</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> </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 (other than as provided by the Optional Additional Extension)</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
	<p><b>Optional Additional Extension: (Applies only if stated as operative in the Schedule)</b></p> <p>Engineering Damage to Bulk Milk Tanks including Loss of their Contents</p> <ul style="list-style-type: none"> <li>Contamination by refrigerant gas or fumes which have escaped from the plant</li> <li>Accidental failure of the public supply services</li> <li>Capital Additions</li> <li>Temporary removal of the Bulk Milk Tank to any location within Geographical Limit C for the purpose of repair, maintenance or overhaul</li> <li>Costs incurred with the consent of NIG/FarmWeb for the removal of Bulk Milk Tanks following Damage</li> <li>Reasonable costs incurred in taking exceptional measures to avoid or mitigate impending Damage provided that the impending Damage does not stem from any defect in the Bulk Milk Tank</li> <li>The reasonable cost with the prior consent of NIG/FarmWeb of effecting temporary repair and of expediting permanent repair – up to £10,000 any one claim</li> </ul>	<ul style="list-style-type: none"> <li>The reinstatement of the Bulk Milk Tank must be carried out without unreasonable delay and must be completed within 12 months of the damage</li> <li>Motor Vehicles must be roadworthy and in good state of repair</li> <li>Security measures apply to transit by own vehicles</li> </ul>	<ul style="list-style-type: none"> <li>Mechanical or electrical breakdown or derangement (other than as provided by the Optional Additional Extension)</li> <li>Theft or attempted theft: <ul style="list-style-type: none"> <li>from an unattended vehicle unless secured or from unattended/closed premises unless secured</li> <li>from any structure which is incapable of being locked or property in the open unless agreed by NIG/FarmWeb</li> <li>from any building which is vacant or disused</li> </ul> </li> <li>Subsidence, heave or landslip (unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe)</li> <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>Voluntarily parting with title or possession, of any property if induced to do so by deception</li> <li>Property let out on hire</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 11 | All Risks on Machinery and/or Apparatus *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
			<p><b>Additional exclusions applying to the Optional Additional Extension:</b></p> <ul style="list-style-type: none"> <li>• Damage resulting from the failure of the public supply services due to any deliberate act on the part of the public supply undertaking</li> <li>• Loss of milk due to evaporation, seepage, overflowing or any form of normal trade loss</li> <li>• Damage caused by and occurring during testing or intentional overloading unless during the checking of the correct working of the tank or of safety installations connected therewith</li> <li>• Damage due to hydraulic testing</li> <li>• Damage caused by burning or distortion or by heat of mechanical parts</li> <li>• Scratching of painted or polished surfaces</li> <li>• Damage to ropes unless resulting in complete severance</li> <li>• Damage to non-metallic protective linings, batteries, flexible pipes or hoses and driving or conveyor belts</li> <li>• The cost of complying with building regulations or local authority or statutory requirements or any rate tax duty development or other charges connected therewith</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 – up to £25,000 or 20% of the indemnifiable damage, whichever is the lower</li> <li>• Loss Avoidance Measures</li> <li>• Automatic Reinstatement</li> <li>• Expediting Costs – up to £50,000 or 50% of the indemnifiable Damage, whichever is the lower</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 Extension (applicable only if stated in the Schedule)</b></p> <ul style="list-style-type: none"> <li>Extend Cover B to include 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 manufacturer's recommendations</li> </ul>	<ul style="list-style-type: none"> <li>Explosion under Cover A</li> <li>Fire, 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 | Renewable Energy

### Sub-Section 1: Equipment Damage

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Material damage and machinery breakdown to any</p> <p><b>a</b> biomass installation</p> <p><b>b</b> wind turbine installation</p> <p><b>c</b> photovoltaic (solar panel) installation</p> <p><b>d</b> hydroelectric installation</p> <p>where stated in the Schedule as being covered</p> <p>Including:</p> <ul style="list-style-type: none"> <li>any mechanical and electrical equipment used solely in the operation of such equipment</li> <li>any associated parts such as inverter, transformer, meter, switchgear, cabling, foundation, mounting structure, telecommunication devices, controlling computer, substation and distribution transformers, wiring, anemometers, buildings and generator housings etc (For a full list, refer to the Policy document.)</li> </ul>	<ul style="list-style-type: none"> <li>Public authority requirements being the additional costs of repair, reinstatement or replacement – up to £25,000</li> <li>Debris removal costs – up to £25,000</li> <li>Professional / consulting engineers fees necessarily incurred in the investigation into repairs – up to £25,000</li> <li>Cover whilst in transit (other than by sea or air) including loading, unloading, storage or deviation en route between the location noted in the policy schedule and any other site for the purposes of repair, modification, reinstatement or replacement – up to £25,000</li> <li>Expediting costs for temporary repairs or expediting permanent repair – up to 10% of the loss or £25,000, whichever is the lower</li> <li>Costs incurred in taking exceptional measures to prevent or mitigate impending loss, destruction or damage – up to £25,000</li> <li>Newly acquired property – up to £25,000</li> <li>Non-Invalidation</li> </ul>	<p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>Basis of Settlement – Reinstatement on a “new for old” basis</li> <li>If any item of insured property having a measurable output is lost or destroyed (in whole or in part) and is capable of replacement with a new similar item, the amount payable shall be as follows: <ul style="list-style-type: none"> <li>if the replacement item has the same or lesser output, the amount payable will be the new installed cost of such item as would give the same output as the damaged item;</li> <li>if a greater total output and the replacement cost is no greater than the value of the lost or destroyed item, the amount payable will be the cost of the replacement item with no deduction for improved output; or</li> <li>if a greater total output and the replacement cost is greater than the value of the lost or destroyed item, the amount payable will be that proportion of the new installed cost of the replacement item as the output of the damaged item bears to the output of the replacement item</li> </ul> </li> <li>Repair, reinstatement or replacement can be carried out on another site to suit your requirements</li> <li>Average applies if the Sum Insured/Limit is understated</li> <li>72 hours clause – a single excess will apply to loss, destruction or damage occurring during a 72 hour period as a result of a bush fire, forest fire, earthquake or other acts of nature</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>Manufacturers’ / Suppliers’ Guarantees or Warranties / Maintenance Contracts – there must be a maintenance contract in place in respect of each and every insured item as well as for any associated power distribution transformers, such contract to be agreed to by NIG/FarmWeb and the terms of the agreement must not be altered nor the agreement cancelled without agreement from NIG/FarmWeb</li> <li>Salvage and Recoveries</li> </ul>	<ul style="list-style-type: none"> <li>Normal upkeep and maintenance of insured property</li> <li>Cessation of operation – loss, destruction or damage, where the business ceases for a continuous period of 30 days or more</li> <li>Loss, destruction or damage, during sea or air transit or whilst offshore</li> <li>Cost of improvements or overhauls following insured damage</li> <li>Costs associated with defects of materials or workmanship, design, plan or specification</li> <li>The cost of repairing, reinstating or replacing property recoverable under any guarantee warranty or maintenance contract</li> <li>Wear and tear and gradually developing defects, although resultant loss is not excluded</li> <li>Natural settling, shrinkage, bulging, expansions in foundations, walls, floors or ceilings, although resultant loss, destruction or damage is not excluded</li> <li>Loss, destruction or damage, due to an intentional act, overloading, testing, experiments, imposition of abnormal conditions or wilful omission</li> <li>Loss, destruction or damage, caused by theft, infidelity, dishonesty or fraud by employees</li> <li>Unaccountable losses or losses discovered at times of checks or inventories and which cannot be attributed to an identifiable occurrence</li> <li>Loss, damage, costs or expenses of any description caused by or arising from micro organisms of any type</li> <li>The Excess specified in the Schedule</li> </ul>

Section 14 | Renewable Energy *continued*Sub-Section 1: Equipment Damage *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
		<ul style="list-style-type: none"> <li>Limit of Liability – liability restricted to 130% of the Sum Insured</li> <li>Automatic Reinstatement</li> </ul>	

## Sub-Section 2: Loss of Revenue

Cover	Extensions included as standard (subject to certain limits)	Basis of Cover and Clauses	Exclusions
<p>Business interruption in the form of loss of gross revenue following material damage and/or machinery breakdown to insured property and increase in cost of working / additional expenditure necessarily and reasonably incurred in order to minimise the impact on the business of the material damage / machinery breakdown – provided that liability is accepted by the Company in respect of the material damage / machinery breakdown Cover under Sub-Section 1</p> <p>The amount payable shall be up to 130% of the estimated gross revenue specified in the Schedule</p>	<ul style="list-style-type: none"> <li>Professional Accountants' Charges – up to £25,000</li> </ul>	<p><b>Basis of Cover</b></p> <ul style="list-style-type: none"> <li>If the sum representing 130% of the estimated gross revenue is less than the annual gross revenue, or a proportionately increased multiple thereof where the maximum indemnity period exceeds 12 months, the amount payable shall be proportionately reduced</li> <li>Professional accountants fees incurred in order to produce information required by NIG/FarmWeb in respect of a business interruption claim – up to £25,000</li> </ul> <p><b>Clauses</b></p> <ul style="list-style-type: none"> <li>Declarations of gross revenue are required prior to renewal each year</li> <li>Value Added Tax – to the extent that you are accountable to the tax authorities for Value Added Tax or similar tax, all terms shall be exclusive of such tax</li> <li>Automatic reinstatement of sum insured (or any other limit of liability) following loss</li> </ul>	<ul style="list-style-type: none"> <li>Loss of Gross Revenue for any time during which the Business would not or could not continue if the material damage or machinery breakdown had not occurred</li> <li>Consequential losses not specifically covered by the policy including but not limited to penalties for delays or non-completion of orders, fines, liquidated damages, guarantees of performance or loss of contracts</li> <li>Loss of Gross Revenue arising out of your failure to use due diligence and dispatch and all reasonable means in order to resume business following material damage or machinery breakdown</li> <li>Loss of Gross Revenue arising out of the deliberate act or omission of the electricity supplier or authority or Grid operator</li> <li>Loss of any revenue occurring during the period commencing from the date of the loss, for the duration of the Time Excess specified in the Schedule</li> </ul>

## Section 15 | Commercial Legal Protection

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• Territorial Limit:               <ul style="list-style-type: none"> <li>– For Insured Incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury, the Member Countries of the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.</li> <li>– For all other Insured Incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.</li> </ul> </li> </ul> <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</b> (operative only if stated in the Schedule)</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 take over 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>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>

Section 15 | Commercial Legal Protection *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
		<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>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> <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> </ul>



Section 15 | Commercial Legal Protection *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <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> <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> </ul>

Section 15 | Commercial Legal Protection *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <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> <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> </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 16A | Farm Home Buildings

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<ul style="list-style-type: none"> <li>Territorial Limits: <ul style="list-style-type: none"> <li>The United Kingdom, the Channel Islands, the Isle of Man, the Republic of Ireland and the continent of Europe.</li> </ul> </li> </ul> <p><b>Standard Cover</b> Available on a "Defined Perils" basis for your home buildings</p> <p>Cover automatically includes:</p> <ul style="list-style-type: none"> <li>home and caravan owners' liability up to £5,000,000 Limit of Indemnity</li> <li>terrorism (provided that the property is insured in the name of a private individual)</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 for your home buildings</li> <li>Subsidence, ground heave and landslip cover is available in most areas</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> <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> </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 any one 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> <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>Damage to contact lenses, domestic gardening equipment, disability mobility equipment, golf carts or buggies, pedal cycles, motor vehicles, caravan, camping equipment, watercraft, aircraft or animals unless specified stated as insured in the Schedule</li> <li>Property or legal liability more specifically insured</li> <li>Any wilful or malicious acts by you</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>Damage to sports equipment whilst in use</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>• 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 as a result of an insured Peril – up to £10,000, subject to a £250 excess for each and every claim</li> <li>• Accidental escape of metered water (non-damage) – up to £1,000, 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>• Loss of Calor Gas</li> <li>• Cost of Fallen Tree Removal – up to £1,000</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, whichever 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>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>1 about the home based solely upon your liability as owner of the home; or</li> </ol>	<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>• 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, attempted theft or Damage by malicious persons or vandals caused by you or any other person legally entitled to be at the home with your permission</li> <li>• Theft by deception unless deception is only used to gain entry to the home.</li> </ul> <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> <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 16A | Farm Home Buildings *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<p>2 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), 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 – up to £2,500</li> <li>• Alternative accommodation for up to 15 days if the caravan becomes uninhabitable as a result of loss or damage while you are on holiday or touring – up to £2,500</li> <li>• Payment of lost hiring charges, up to 15 days, for bookings made before the date of the loss or damage – up to £2,500</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>• 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> <li>• Bodily injury to you (or others who are covered by this Section as 'the Insured')</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> </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> <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>

Section 16A | Farm Home Buildings *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
			<p><b>Caravan contents (if insured) exclusions:</b></p> <p>This Section will not pay for:</p> <ul style="list-style-type: none"> <li>• Audio and visual equipment (other than 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
<ul style="list-style-type: none"> <li>• Personal Possessions: <ul style="list-style-type: none"> <li>– anywhere within the Territorial Limits; or</li> <li>– elsewhere in the world for a period not exceeding 60 days,</li> </ul> </li> </ul> <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> <li>• Occupiers' and personal liabilities up to £5,000,000 Limit of Indemnity</li> <li>• terrorism (provided that the property is insured in the name of a private individual)</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</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 – up to £25,000 maximum indemnity</li> <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> </ul> </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> <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> </ul>	<ul style="list-style-type: none"> <li>• Damage to 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 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>• 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> <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> </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>– whilst a member of your family is attending college, university or boarding school, in the United Kingdom (up to 15% of the Sum Insured) 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 any month in which you celebrate a religious festival 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>– 33.3% of the Contents Sum Insured in total in respect of all Valuables, Works of Art or Collections.</li> </ul> </li> </ul> <p><b>Note:</b></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> <li>– Works of art are curios, objets d'art, sculptures, carvings, paintings, pictures and drawings</li> </ul> <ul style="list-style-type: none"> <li>• Loss of deeds, bonds, securities or similar private documents – up to £5,000</li> </ul>		<ul style="list-style-type: none"> <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>• 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>• Mechanical or electrical breakdown or derangement</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>• 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 involving:               <ul style="list-style-type: none"> <li>– Theft or attempted theft</li> <li>– Damage by malicious persons or vandals</li> </ul>               caused by you or any other person legally entitled to be at the home with your permission             </li> <li>• Theft by deception unless deception is only used to gain entry to the home.</li> </ul> <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> <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>



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>• Money in the home – up to £2,500</li> <li>• Credit Cards in the home – up to £10,000</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> </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>• Tenants' Liability – your legal liability as tenant for damage to the home – up to 25% of the Household Contents sum insured, provided that such legal liability is not more specifically insured</li> <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 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>• Money and Credit Cards in the home – up to £2,500 needs to be replaced with the following:</li> <li>• Money in the home – up to £2,500</li> <li>• Credit Cards in the home – up to £10,000</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>• Malpractice of any nature by you or on your behalf</li> <li>• The sale, supply or administration of drugs, medicines, chemicals or medical supplies or equipment of any kind</li> <li>• Any treatment used, practised or performed by you or on your behalf other than first aid treatment</li> <li>• Any surgical operation or medical procedure performed by you or on your behalf</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>• 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> <li>– Animals other than domestic cats, dogs and horses (when used for private purposes only) but not use for racing, steeplechasing or polo playing</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>- Firearms other than sporting guns</li> <li>- Dogs referred to under the Dangerous Dogs Act 1991</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> </ul>

## Section 16C | Family Legal Protection Cover

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• Territorial Limit:                             <ul style="list-style-type: none"> <li>- For Insured Incidents 2 Contract Disputes and 3 Personal Injury, the Member Countries of the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.</li> <li>- For all other Insured Incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.</li> </ul> </li> </ul> <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> </ol>	<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>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>• Any claim where you are not represented by a law firm, barrister or tax expert</li> </ul>

Section 16C | Family Legal Protection Cover *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>8 Legal Defence 9 Identity Theft Protection</p> <p>Claims under this Section are dealt with and managed by DAS Legal Expenses Insurance Company Limited on behalf of NIG/FarmWeb</p>		<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>	<ul style="list-style-type: none"> <li>Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry</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> <p><b>Contract Disputes</b></p> <p>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></p> <p>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></p> <p>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>

Section 16C | Family Legal Protection Cover *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<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> <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>

## Further Information

### Other features

Please contact your Broker, Intermediary or Agent for details of the payment methods available.

Helpline services available:

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc. under the laws of the Member Countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.
- 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

### 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/pr](http://www.bankofengland.co.uk/pr), 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.  
Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority  
and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Calls may be recorded.

