AGRICULTURE

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AIUA FARM COMBINED

SUMMARY OF COVER

AIUA

Summary of Cover

Welcome to AIUA's Farm Combined Insurance

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Insurers listed below for the Farm Combined Insurance policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document

This Summary of Cover Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy Terms and Conditions. Complete pre-contractual information on the product is provided in your policy documentation.

The Insurer Details

Sections 1 to 9, 10 to 17 & 19

Zurich Insurance Company Ltd
A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales No. BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Section 9A

Axa XL Insurance Company UK Ltd is registered in England No 5328622, at 20 Gracechurch Street, London, EC3V 0BG and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section 18

The cover under this section is provided by ARAG plc ("ARAG") on behalf of the insured ARAG Legal Expenses Insurance Company Limited. ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 02585818.

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 103274.

Contracting out of the Insurance Act 2015

The policy contains provisions for dealing with underinsurance, known as the application of 'Average', which is where the sum insured is lower than the true value. In respect of how we deal with instances of underinsurance, the policy contains a modification to the Insurance Act 2015.

In instances of underinsurance where we reduce any claim payment in proportion to the level of underinsurance, we have contracted out of the provisions of the Insurance Act 2015. This means that you are not able to increase any claim payment to the full amount by the payment of an additional premium, and that you will receive a proportionately reduced payment of your claim.

What is this type of insurance?

This is a product designed to meet the needs of the agriculture industry. The product allows you to select from a range of covers, such as your home and farm business insurance needs.

When and how do I pay?

This contract is usually valid for 12 months subject to payment of the full annual premium. You will be advised regarding renewal prior to the expiry date. The premium for this insurance is paid by your insurance broker to us, unless you have entered into a credit agreement with us to pay the premium in instalments.

When does the cover start and end?

The duration of this insurance is 12 months. The exact start and end date is shown in your Policy Schedule.

How do I cancel the contract?

If you decide that this policy is not right for you, all you need to do is contact your insurance broker. Providing there have been no claims made, paid or notified under this policy we will return a premium that is in accordance with our cancellation rates. A full explanation of the cancellation rights and rates can be found in your Policy Wording.

What are my obligations?

- You must take all reasonable precautions to avoid incurring liability and prevent loss or damage to everything which is covered by this policy and to keep all property insured in good condition and repair.
- Pay any premiums owed for the time you have been covered.
- Ensure that any buildings are insured for their correct rebuilding cost, and that any other items are insured for their full replacement value. If the sum insured is less than that we might not pay all of your claim.
- You must make a fair presentation of the risk to us at inception of the policy, at renewal of the policy and when making any variation to the policy during the time the policy is in force. If you are in doubt as to whether any information should be presented to us you must discuss it with your insurance broker or adviser or disclose it to us.

How do I make a claim?

To make a claim please contact your insurance adviser immediately or in case of an emergency out of office hours please contact 0330 123 0288. This number is charged at local rates.

In respect of the legal expenses cover, if an insured needs to make a claim, they should notify ARAG as soon as possible. A claim can be made online at www.arag.co.uk/newclaims. Alternatively, an insured can obtain a claim form by downloading one at www.arag.co.uk/newclaims or by calling ARAG on 0330 303 1955 between 9am and 5pm weekdays (except bank holidays).

What are my obligations in the event of a claim?

- You must tell the police as soon as you can about any theft (or attempted theft) malicious damage or vandalism or any loss of money credit cards jewellery or other valuables. You should also tell the issuing company immediately after the loss of any credit card.
- You should provide us, at your expense, with any information that we reasonably request
- You must tell us about any accident injury loss or damage as soon as you can but no more than 30 days afterwards, unless the claims involves riot where you should tell us no more than 7 days after the damage.
- You must immediately, and without answering it, send us any letter of claim writ summons or other legal document you receive.
- You, or anyone else claiming under your policy, must not admit to any claim, promise any payment or refuse any claim without our written consent.

- In the event that an animal suffers an injury that is insured by the policy and which requires its immediate destruction on humane grounds you must give us immediate notice.
- In the event of the death on an animal following an event that is insured by this policy you must at your expense arrange for a post mortem or examination by a qualified veterinary surgeon and send us the report without delay.

How do I complain?

If you are not satisfied with the services we provide for you and you want to complain, please contact:

Compliance Officer
AIUA
The Hamlet,
Hornbeam Park,
Harrogate
North Yorkshire
HG2 8RE
T: 0344 346 0251 Email: misc@geounderwriting.com

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle it, tell you what you need to do and tell you how your complaint is progressing. We will give you full details of our complaints procedure if you ask for it. We will record and analyse your comments to make sure we continually improve our service.

If your complaint relates to any aspect of your legal expenses cover, please contact the Customer Relations Department at ARAG plc:

ARAG plc
Unit 4a
Greenway Court
Bedwas
Caerphilly
CF83 8DW

Telephone: 0344 893 9013
Email: customerrelations@arag.co.uk

If you are not happy with the outcome of your complaint, you might be able to refer it to:

The Financial Ombudsman Service (FOS)

Further details of the Financial Ombudsman Service can be obtained from their website: www.financial-ombudsman.org.uk

Full details of our complaints procedure are in your policy booklet

The Financial Services Compensation Scheme

The insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk.

Section 1. Household Buildings

<table>
<tr><th>Features and Benefits</th><th>Significant or Unusual Exclusions or Limitations</th></tr>
<tr><td>
Standard Cover includes:

Loss or damage to the buildings by fire, smoke, lightning, explosion, earthquake, storm, flood, escape of water/oil, theft, malicious damage, riot, subsidence, falling trees and impact
Loss of rent and alternative accommodation costs.
Accidental damage to drains, pipes and cables.
Accidental breakage of glass, ceramic hobs and sanitary ware.
Liability at law against third party claims incurred solely as owner of the buildings.
Legal fees in repossessing your house from squatters
Finding a leak

Super Cover:

The above plus accidental loss or damage to buildings

</td><td>
Standard Cover:

The Excess.
Storm or flood damage to fences, hedges or gates.
Restricted cover applies when your house has been unoccupied for more than 60 days in a row.
Any amount exceeding 20% of the sum insured (up to a maximum of £100,000) for loss of rent or alternative accommodation.

Super Cover:

The Excess.
Loss or damage when your home is lent, let or sub-let to anyone other than your family.
Damage whilst your house has been unoccupied for more than 60 days in a row.
Damage by wear and tear, insect, vermin, fungus or gradually operating causes.
Faulty workmanship, defective design and use of defective materials

</td></tr>
</table>

Section 2. Household Contents

<table>
<tr><th>Features and Benefits</th><th>Significant or Unusual Exclusions or Limitations</th></tr>
<tr><td>
Standard Cover:

damage to the contents by fire, smoke, lightning, explosion, earthquake, storm, flood, escape of water/oil, theft, malicious damage, riot, subsidence, falling trees and impact
Alternative accommodation costs and rent payable.
Accidental damage to mirrors, ceramic hobs and electronic equipment.
Liability in law against third party claims incurred solely as an occupier of the home.
Accidental damage to office equipment used for business or personal purposes.
Electronic data downloads.
Freezer contents

Super Cover:

The above plus Accidental damage to contents

</td><td>
Standard Cover:

The Excess.
Motor vehicles and children’s motor vehicles (other than motorised or electric wheelchairs or ride on golf trolleys) mechanically propelled or assisted vehicles (other than garden machinery ride on golf trolleys and pedestrian controlled vehicles), aircraft, trains and boats (other than models), gliders, hand gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers and animals.
Restricted cover applies when your house has been unoccupied for more than 60 days in a row.
Any amount exceeding 15% of the sum insured on contents for rent payable or alternative accommodation.
Any sum exceeding 25% of the sum insured or £5,000 in respect of one article for high-risk property, which includes pictures, jewellery, precious metals, furs, clocks, cameras, musical instruments, television, home computer and audio equipment.

Super Cover:

The Excess.
Deterioration of food (other than under Freezer contents).
Loss or damage caused by tenants or members of their household when your home is lent, let or sub-let to anyone other than your family.
Damage while your house has been unoccupied for more than 60 days in a row.
Damage by wear and tear, insects, vermin, fungus, gradually operating causes, cleaning, repair, alterations, mechanical or electrical breakdown.

</td></tr>
</table>

Section 3. Household All Risks

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Loss or damage to your contents while temporarily away from the home for a period not exceeding 60 days outside the British Isles. • Loss of personal money while temporarily away from the home for a period not exceeding 60 days outside the British Isles. • For personal clothing, subject to a deduction for wear and tear.	• The Excess. • Any amount exceeding £1,000 in respect of any one item unless specified. • Motor vehicles • Unless specified in the schedule: musical instruments, china, glass, riding tack, camping equipment and student effects. • Any amount exceeding £1,500 in respect of theft of property from a motor vehicle unless the vehicle is occupied by a person aged 16 years or over. • Loss caused by tenants or members of their household

Section 3A. Caravan

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Loss or damage within the British Isles or while on the Continent of Europe in the control of the insured for a period not exceeding 60 days. • Delivery to your home address or to the caravan's permanent site within the British Isles. Alternative accommodation costs up to a maximum of £25 per day for a maximum of 21 days. Liability at law against third party claims. • Replacement of furniture, furnishings, utensils and household linen.	• The Excess. • Loss or damage or legal liability arising when the caravan is overturned by storm or flood unless securely anchored to the ground. • Loss or damage if the caravan is used as a permanent residence. • Loss or damage occurring when the caravan is let out on hire. • Loss or damage by storm to the tent of a tent trailer or any awning. • Loss or damage caused by wear and tear, seepage of water, vermin, gradually operating causes. • Damage to tyres by the application of brakes or road punctures.

Section 4. Farm Buildings

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Cover includes fire, explosion, lightning, aircraft, earthquake • Options include riot, malicious damage, impact, falling trees, theft, storm, tempest or flood or burst pipes, subsidence or accidental damage • The basis of claim settlement is reinstatement in modern materials. • You may opt to cover the full rebuilding cost. • You are also covered for debris removal, professional fees and compliance with public authority regulations. • Extensions include cleaning of own land following contamination by oil, diesel or fertiliser and removing waste illegally deposited by third parties.	• The Excess. • Payment of the claim in full if the sum insured is not adequate.

Section 5. Farm Contents

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Cover includes fire, explosion, lightning, aircraft, earthquake riot, malicious damage, impact and falling trees. • Options include theft, storm, tempest or flood or burst pipes, subsidence, accidental damage. • Property temporarily removed, property held in trust and debris removal**.** • Claims settlement is based on the value of the farm contents at the time of the loss.	• The Excess. • Motor vehicles, implements and attachments. Any sum in excess of £50,000 in respect of any one stack of hay or straw and in excess of five stacks at any one location. All terrain vehicles, hand tools and portable power equipment unless specifically insured. Payment of the full claim if the sum insured is less than 75% of the value of the property.

Section 6. Livestock

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Cover includes fire, explosion, lightning, aircraft, earthquake riot, malicious damage, impact, falling trees and electrocution. • Options include theft, mysterious disappearance, storm, tempest or flood, burst pipes, fatal injury to livestock, livestock killed in transit, livestock worrying, all risks mortality, loss of use/infertility and selected diseases. • Vet fees up to £1000 per animal subject to a maximum of £5000 and debris removal costs up to £500 per animal subject to a maximum of £2000.	• The Excess. • Any livestock loss unless the damage is certified by a qualified veterinary surgeon. • Any loss in excess of £10,000 per animal or £2,000 for working dogs. Payment of the full claim if the sum insured is less the 75% of the value of the property.

Section 7. Loss of Revenue

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Cover is provided for interruption to your business following an insured loss which results in reduced revenue and increased running costs. • Cover includes fire, explosion, lightning, aircraft, earthquake riot, malicious damage, impact, falling trees and electrocution. • Options include theft, storm, tempest or flood, burst pipes, fatal injury to livestock including livestock killed in transit and livestock worrying, subsidence, accidental damage • Three-year indemnity period. Extensions include denial of access, unspecified suppliers and or customers, storage sites, failure of selected public utilities, murder, named disease and suicide, bomb scares, forced sale of dairy cows and hire of replacement agricultural machinery following an insured loss.	• The Excess. Breeding livestock. Payment of more than twice the annual revenue for one year or five time the annual revenue for a three year indemnity period. Any sum in excess of £50,000 in respect of any one stack of hay or straw and five stacks at any one location.

Section 8. Employers Liability

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Legal liabilities for damages in respect of injury to any person employed caused during the period of insurance. • Legal costs and expenses.	• Any amount exceeding £10 million Any amount exceeding £5 million in respect of terrorism.

Section 9. Public/Products Liability

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Legal liability for damages in respect of accidental injury of any person, accidental loss or damage to property and nuisance or trespass. • Legal costs and expenses. • Clean up costs following sudden, identifiable, unintended and unexpected incident.	• The Excess • Any amount exceeding £10,000,000 during any one period of insurance unless stated otherwise in the policy or the policy schedule. • Any amount exceeding £1,000,000 during any one period of insurance in respect of clean up costs. • Damage caused by crop sprays when the wind speed exceeds Force 4 on the Beaufort Scale. • Asbestos • Losses arising from genetically modified organisms or products. • Transmissible diseases caused by human and/or animal blood products, bone, organs or stem cells, other than in food or drink for human or animal consumption • Gradual pollution or contamination. • Loss or damage to property in your custody or control.

Section 9A. Environmental Liabilities

Features and Benefits	Significant or Unusual Exclusions or Limitations
Cover for up to the Limit of Indemnity for Claims resulting from a Pollution Condition or Natural Resource Damage in, on, at, under or emanating from your Premises arising in connection with agriculture, agricultural contracting or during transportation including: • Own land clean-up costs • Other land clean up costs • Emergency costs • Environment Agency expenses/charges • Reinstatement of natural habitat costs • Legal technical defence costs • Pollution response costs extension	• The Excess • Capital Improvement Costs • Communicable Diseases • Contractual Liability • Pollution Condition or Natural Resource Damage arising out of a deliberate act or omission, wilful misconduct or gross negligence on your part • Fines/Penalties • Genetically Modified Organisms • Prior Pollution Conditions and Natural Resource Damage Above Ground Storage Tanks, where not in compliance with applicable legislation, where containing fuels or hazardous chemicals, and more than 15,000 litres in capacity. • Underground Storage Tanks • Sheep Dips which have used, or are using Synthetic Pyrethroids, Cypermethrin and/or Organophosphates. • Slurry Lagoons where not designed, constructed, maintained and used in full compliance with applicable legislation. • Intensive farming under the Environmental Permitting Regulations 2016, as may be amended or re-enacted from time to time, or equivalent legislation in Scotland, Wales and Northern Ireland • Specified excluded activities including unregistered composting • Intentional Non Compliance • Lead based paint, lead pipes and asbestos in buildings, fixtures and structures • Material change of use • Pollution Condition or Natural Resource Damage after divestment of premises • Property damage for owned property • Employers Liability • Products Liability

Section 10. Money

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Money not contained in a locked safe in the insured office premises outside business hours or the private dwelling house of the insured up to £1,000. • Money from an approved locked safe outside business hours up to £1,500. • Any other loss of money as declared in the schedule. • Option to include personal accident/assault extension.	• The excess • Shortages due to clerical or accounting errors. • Loss of money from unattended vehicles.

Section 11. Milk in Tanks

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Loss of milk arising from faulty operation of a thermostat, refrigerant fumes, accidental failure of public supply or inability to collect milk. • Option to include contamination of milk by antibiotics.	• The Excess. • Any amount exceeding £2,000 in each period of insurance (or higher limit if endorsed on the schedule) • Incorrect setting of thermostat. • Losses when the refrigeration plant has not been tested by a qualified engineer within twelve months.

Section 12. Goods in Transit

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Farm property of the insured whilst being conveyed, loaded or unloaded. • Own sheets, ropes, chains, toggles or packing materials. • Personal effects of drivers. • Debris removal. • Transfer of property to another vehicle and carriage to destination, following a loss. • Exhibitions	• The Excess. Theft from unattended vehicles unless vehicle securely locked. • Livestock. • Eggs and bottles unless the carrying vehicle overturns, catches fire or a theft occurs. • Breakage of china glass or scientific instruments or property of a fragile nature at exhibitions

Section 13. Deterioration of Stock

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Deterioration of Stock in a freezer or cold room arising from temperature variation of refrigerant fumes.	• The Excess. • Losses arising from damage at the premises by fire lightning explosion flood earthquake aircraft or other aerial devices or articles dropped there from. • Deliberate restriction of public supply. • Payment of the claim in full if the sum insured is not adequate. • Losses when the refrigeration plant has not been tested by a qualified engineer within twelve months. • Stock that is not stored in a freezer/chiller or cold room/store

Section 14. Farm All Risks

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Loss or damage caused by an accident or misfortune (not specifically excluded by this policy).	• The Excess. • Payment in full if the sum insured represents less than 85% of the full reinstatement costs of the property. • Loss or damage caused by any process of cleaning or repair. • Theft from unattended vehicles unless certain conditions are met.

Section 15. Computer Equipment

Features and Benefits	Significant or Unusual Exclusions or Limitations
• cover to computer equipment. • Mechanical or electrical breakdown or derangement. • Business interruption arising from loss of computer equipment. • Re-producing computer systems records.	• The Excess. • Payment in full if the cost of reinstatement exceeds the sum insured. • Any losses arising from transmission or impact of any virus, unauthorised access to a system or failure of a system. • Failure of an external network

Section 16. Hail

Features and Benefits	Significant or Unusual Exclusions or Limitations
• Damage caused by hail to crops described in the policy schedule	• The Excess • Any claims submitted to AIUA more than 72 hours after sustaining damage by hail. • Autumn sown vegetables. • Straw. • Losses during the first seven days from inception of cover if cover is incepted between 1st June and 31st October inclusive.

Section 17. Personal Accident and Sickness

Features and Benefits	Significant or Unusual Exclusions or Limitations
Part A – Personal Accident and Sickness The policy provides compensation for accidental injury that within 24 months results in: • Death • Permanent Total Disablement • Loss of Hand or Foot • Loss of Sight • Loss of Speech • Loss of Hearing • Insanity • Paralysis • Loss of Finger, Toe, Thumb • Loss of Shoulder, Elbow, Hip, Knee, Ankle, Wrist	The policy as a whole does not provide cover for injury which arises from: • A change of occupation unless we have agreed to provide cover • Any pre-existing medical or physical defect or condition • Any gradually operating cause mental or nervous disorder • Taking part in military, naval or air operations. • Illegal drugs or prescription medication taken without a prescription from a doctor or dentist • Suicide • Any naturally occurring condition or degenerative or process • Psychological or psychiatric condition not resulting from bodily injury following an accident • Participation in the following hazardous activities unless we have agreed to provide cover: - football/rugby - aqualung diving - boxing/wrestling/martial arts/judo/karate - competitive cycling - equestrian activities - flying, including ballooning other than as a passenger in a multi-engined scheduled passenger aeroplane - ice hockey/hockey/lacrosse/hurling/camogie/shinty - mountaineering at altitude/abseiling/cliff or rock climbing - any parachuting or parasailing or parascending or paragliding - pot-holing/caving - speed boating or power boating in a vessel that can reach speeds of more than 20 knots - yachting or sailing - rafting/canoeing or kayaking - waterskiing - winter sports
Temporary Total Disablement Temporary Partial Disablement	• The deferment period. • Temporary Total and Partial Disablement benefits are not available to people under 18 (23 if in full time education) or over 75 years or not in gainful employment. • Temporary Total and Partial Disablement benefit of more than 100% of Gross Weekly wage or the actual amount necessarily incurred for replacement labour or temporary partial disablement benefit of more than 40% of Gross Weekly Wage.
HOSPITALISATION BENEFIT	£50 a day – subject to a maximum of 180 days.

Sickness Extension	
Sickness cover is only available with Personal Accident cover and provides compensation for illness or disease that results in: • Loss of Sight • Paralysis Resulting in Permanent Total Disablement • Temporary Total Disablement	• The deferment period. • Sickness cover is not available for people over 65 years or not in gainful employment. • The policy excludes Sickness claims within the first 14 days of inception of the Insurance.
Part B Agricultural Workers Ill-Health Absence Benefits • Reimbursement of wages paid while an employee is absent from work, based on the higher of the National Living or Minimum wage or the Agricultural Minimum wage or payment under the appropriate Agricultural Wages Board order	• Payment to anyone who hasn't continuously worked for you for at least 26 weeks prior to the sickness or injury • The first 3 days of any absence

Section 18. Legal Expenses

<table>
<tr><th>Features and Benefits</th><th>Significant or Unusual Exclusions or Limitations</th></tr>
<tr><td colspan="2">PART A – Family Legal Expenses</td></tr>
<tr><td>The insurer will pay the insured's legal costs & expenses up to £50,000 (including the cost of appeals) for the following:</td><td>It must always be more likely than not that the insured's claim will be successful.
The insured must report their claim during the period of insurance and as soon as they become aware of the circumstances that could lead to a claim.
Unless there is a conflict of interest, the insured always agrees to use an appointed advisor chosen by us before proceedings have been or need to be issued.
Costs in excess of what would have been paid to a solicitor from the insurer's panel if the insured chooses to use their own representative.
Legal costs & expenses incurred without our consent.</td></tr>
<tr><td>Employment
A dispute with a current, former or prospective employer relating to an insured's contract of employment or related legal rights.</td><td>The cost of an employer's internal disciplinary process or employee's grievance hearing or appeal.
An insured's employer or ex-employer's pension scheme.</td></tr>
<tr><td>Contract
A dispute arising from an agreement entered into by the insured for:
- buying or hiring consumer goods or services including your main home
- privately selling goods including your main home
- renting your main home as a tenant or occupying it under a lease.</td><td>Disputes with tenants.
Loans, mortgages, savings, banking, pensions or investment products.
An insured's business, venture for gain, or employment.
A contract involving a motor vehicle.
A settlement due under an insurance policy.
Construction work or designing, converting or extending any building where the contract value exceeds £10,000 including VAT.
Disputes with any party other than the party with whom the insured has entered into an agreement with</td></tr>
<tr><td>Property
A dispute relating to visible property following:
- physical damage to the insured's property
- private or public nuisance or trespass.</td><td>The first £250 of each claim relating to nuisance or trespass.</td></tr>
<tr><td>Personal Injury
We will pursue a claim following a sudden event directly causing the insured physical injury or death.</td><td>An illness which develops gradually over time.
Nervous shock, depression or psychological symptoms where the insured has not sustained physical injury to their body.</td></tr>
<tr><td>Clinical Negligence
We will pursue a claim where the insured has been physically injured by clinical negligence.</td><td>Claims relating to a contract</td></tr>
<tr><td>Tax
A formal enquiry into the insured's personal tax affairs.</td><td>Late or careless tax returns.
A business or venture for gain of the insured.
Where the Disclosure of Tax Avoidance Scheme Regulations apply.
Wealth, assets or money located outside of Great Britain and Northern Ireland.
An investigation by the Fraud Investigation Service of HMRC.</td></tr>
<tr><td>Legal Defence
We will cover:
- work-related prosecutions and legal action against the insured for unlawful discrimination
- the defence of a motoring</td><td>Owning or driving a vehicle without motor insurance or driving without a valid licence.
Parking offences.</td></tr>
</table>

<table>
<tr><td>prosecution
- an investigation or disciplinary hearing brought by any professional or regulatory body.</td><td></td></tr>
<tr><td>• Loss of Earnings
We will pay lost salary or wages while the insured attends a court or tribunal at the request of the appointed advisor or to perform jury service.</td><td>• The maximum the insurer will pay is £1,000.</td></tr>
<tr><td>• Identity Theft
A dispute arising from the misuse of the insured’s personal information to commit fraud or other crimes.</td><td>• Money claimed, goods, loans or other losses incurred following identity theft</td></tr>
<tr><td>Helplines and Additional Services
• Legal and Tax Advice
• Identity Theft Resolution Service
• Counselling Assistance
• Consumer Legal Services Website.</td><td></td></tr>
<tr><td colspan="2">PART B – Commercial Legal Expenses</td></tr>
<tr><td>The insurer will pay legal costs & expenses and employment compensation awards up to the sum shown in your policy wording or as otherwise stated in the policy including the cost of appeals for the following:</td><td>• It must always be more likely than not that your claim will be successful.
• You must report your claim during the period of insurance and as soon as you become aware of the circumstances that could lead to a claim.
• Unless there is a conflict of interest we will choose an appointed advisor before proceedings need to be issued or in any claim dealt with by an Employment Tribunal.
• Legal costs, expenses, or compensation awards incurred before we accept a claim.
• Costs that exceed the sum we would have agreed to pay a solicitor on our panel, if the insured chooses to use their own representative.</td></tr>
<tr><td>• Employment
A dispute with a past, present, or prospective employee, arising from a contract of service and/or alleged breach of employment laws.</td><td>• Pursuing an action other than an appeal.
• Any redundancy notified claim within 180 days of you taking out this policy.
• Internal grievances or disciplinary matters.</td></tr>
<tr><td>• Employment Compensation Awards
Where we have accepted a claim under Employment, the insurer will pay a basic and compensatory award made against you by a tribunal, or an amount agreed by us to settle a dispute.</td><td>• Money due to an employee under a contract.</td></tr>
<tr><td>• Employment Restrictive Covenants
A dispute with
- your employee or ex-employee which arises from a restrictive covenant in a contract of service with you
- another party who alleges that you have breached their legal rights protected by a restrictive covenant.</td><td>• The restrictive covenant must not extend further than is reasonably necessary to protect your business interests or contain restrictions in excess of 12 months.</td></tr>
<tr><td>• Tax Disputes
A formal tax enquiry by HMRC, where a dispute arises following a compliance check by HMRC in relation to your business tax affairs, or where a dispute arises about VAT.</td><td>• Any claim where you have been careless or have not met legal timescales.
• An investigation by the Fraud Investigation Service of HMRC.
• Tax avoidance.</td></tr>
</table>

• **Property** An event which causes damage to your property, a public or private nuisance or trespass, and recovery or repossession of property from an employee or ex-employee.	• Any claim where a contract exists between you and the other party (apart from the recovery or repossession of property from an employee or ex-employee)
• **Legal Defence** We will defend the insured - in an investigation that could lead to prosecution - if criminal proceedings are brought. Cover for motor-related investigations and prosecutions is included.	• Parking offences.
• **Compliance & Regulation** - An appeal against the terms of a Statutory Notice issued against your business. - Representing you throughout an investigation by a professional or regulatory body and at any subsequent disciplinary hearing. - Defence of a civil action brought o for wrongful arrest arising from an allegation of theft; o under the Data Protection Act; o against your employees where unlawful discrimination has been alleged or there has been a breach of duty in their capacity as trustee of a pension fund set up for the benefit of your employees.	
• **Statutory Licence Appeals** An appeal against a formal written proposal to alter, suspend, revoke or refuse to renew a statutory licence or registration.	
• **Loss of Earnings** The insurer will pay loss of earnings if an employee has to attend court or tribunal for a claim under this policy or because they are called for jury service.	• Any sum which can be recovered from the court.
• **Personal Injury** We will represent an employee to pursue a claim for compensation if they are injured at work where fault lies with a third party.	• Conditions, illness or disease that gradually develop over time.
• **Executive Suite** The principal, executive officers, directors and partners of your business are covered for the following. - An HMRC enquiry into the executive's personal tax affairs. - A motoring prosecution that arises from driving for personal, social or domestic use. - A claim that arises from personal identity theft. - A dispute that arises from the terms of your business partnership agreement that is to be referred to mediation.	• Any claim where you have been careless or have not met legal timescales. • An investigation by the Fraud Investigation Service of HMRC. • Tax avoidance. • Parking offences. • Matters that should be dealt with through your normal complaints procedures. • A matter that has not actually resulted in adverse publicity. • The maximum the insurer will pay for business partnership disputes and crisis communication is £25,000. • For identity theft claims the person claiming must have followed advice from the Executive suite identity theft resolution helpline.

- Crisis communication, as described below, covers your executives for matters occurring in their private and personal capacity and that cause reputational damage.	
• **Contract & Debt Recovery** Contract disputes and debt recovery actions relating to the purchase, hire, lease, servicing, maintenance, sale or provision of goods or services.	• The amount in dispute must exceed £200. • Disputes with tenants. • The sale or purchase of any land or buildings. • Computer systems which have been supplied by you or tailored to your requirements. • Breach of professional duty by an insured. • Arbitration or adjudication.
• **Crisis Communication** Access to professional public relations support and crisis communication services to manage adverse media publicity and reputational exposure.	• Matters that should be dealt with through your normal complaints procedures. • A matter that has not actually resulted in adverse publicity. • The maximum the insurer will pay is £25,000.
• **Commercial and Residential Leased or Let Property** Legal costs & expenses - for disputes with a tenant in relation to the use or maintenance of your property - for disputes relating to dilapidations to your property - to pursue your legal rights to obtain possession of your property.	• The negotiation, review or renewal or the lease of tenancy agreement. • Any matter relating to service charges • Registering rents, reviewing rents, buying the freehold of the property or any matter relating to rent tribunals or rent assessment committees. • Planning applications, reviews or decisions. • Any claim relating to any arbitration or Agricultural Land Tribunal hearing.
• **Public Rights of Way** Protection of your financial interest and enjoyment over land you own or occupy where you have received notice that an application has been made to the surveying authority to modify their definitive map and statement under section 53 (2) of the Wildlife and Countryside Act 1981; where a modification order if granted will adversely affect your business.	
Helplines and Additional Services • Legal and Tax Advice • Redundancy Assistance • Executive Suite Identity Theft Resolution • Crisis Communication • Counselling Assistance • Business Legal Services Website.	

AGRICULTURE

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