

# Third Party, Fire and Theft Agricultural Vehicle Insurance



**NFU Mutual**  
INSURANCE | PENSIONS | INVESTMENTS

## Insurance Product Information Document

Company: The National Farmers Union Mutual Insurance Society Limited.  
Registered in the United Kingdom. Authorised by the Prudential  
Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority (No 117664).

**Product: Agricultural Vehicle Insurance**

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Third-party, fire and theft cover for agricultural vehicles, from quad bikes and mowers to tractors and combines, used for farming activities, which means you're covered for injury to others and damage to their property. Your vehicle is also covered if it's stolen or damaged by fire. This product is not a maintenance contract.



#### What is insured?

- ✓ Damage to your vehicle and implements because of fire or theft
- ✓ Your legal liability for personal injury to other people up to any amount
- ✓ Your legal liability for damage to other people's property up to £5 million
- ✓ Motor legal protection giving you access to legal advice and covering your legal costs up to £100,000. Administered by ARAG UK
- ✓ If your vehicle is stolen or written off due to fire we will pay the market value or the amount shown on your policy schedule, whichever is less
- ✓ New vehicle replacement if it's less than one year old, is stolen or written off by fire, and you're the owner
- ✓ Glass replacement with no excess to pay for glass repair following a fire or theft
- ✓ Agricultural goods you carry in your vehicle or trailer up to £1,000 for any one event
- ✓ Your employees' personal possessions up to £100 for any one event
- ✓ Sheets, tarpaulins, ropes, chains, and pallets carried in your vehicle or trailer up to £250 for any one event
- ✓ Unspecified trailers, attached or detached up to £500,000
- ✓ Theft or fire damage to your vehicle's GPS units whilst attached and detached, excluding any free-standing base station
- ✓ Tree felling and tree haulage on your own land

- ✓ Snow clearance where no profit is made
- ✓ Access to a free 24/7 UK claims helpline.

#### Additional cover you can choose to pay for:

- Specified trailers, attached or detached over £500,000
- European travel, giving you the same level of cover while driving your vehicle in most European countries and access to a 24/7 emergency helpline
- Tree felling and tree haulage at locations other than your own land
- For eligible agricultural vehicles we can provide cover on an agreed value basis.



#### What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Loss or damage to your vehicle due to an accident
- ✗ Depreciation, damage to tyres, wear and tear, stress fractures or metal fatigue, and loss of use
- ✗ Mechanical, electrical or computer failure and loss or damage caused by a cyber act including software failure or the vehicle computer system not functioning as designed
- ✗ Float pulling and transporting passengers for events such as carnivals where the activities and event have an entry fee
- ✗ Damage to electrical wiring, the Engine Control Unit and alternator caused by a short circuit except for fire damage.



### Are there any restrictions?

- ! Your vehicle can only be used for the purposes shown on your insurance certificate
- ! Liability cover does not apply to detached trailers while in use.
- ! Unspecified trailers exclude any caravan, trailer tent, disabled vehicle, front end loader or articulated trailer used primarily with a Heavy Goods Vehicle.



### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ The policy also gives the minimum requirements by law in any country in the European Union, or in: Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia and Switzerland.



### What are my obligations?

- You must take reasonable steps to secure and safeguard property; not only to prevent the theft of the entire vehicle, but also items from within or attached to the vehicle including keys
- Maintain the vehicle in good working order and in a roadworthy condition
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any driver on the policy who has had any insurance voided, cancelled or special terms imposed
- Take care to prevent any accidents, injury or damage
- Pay the premium and tell us about claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in information you give us and don't make a fraudulent or exaggerated claim.



### When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by Direct Debit at no extra charge. In addition, we don't charge administration fees for making changes to your policy.



### When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover is in your policy schedule. The policy is renewable each year.



### How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.