

THE NEXT STEP

At NFU Mutual, we're here to help put your mind at ease. Whatever cover you choose from us, you can be sure of a high level of protection.

To find out more, contact your local agency office or visit nfumutual.co.uk/farming

Would you like to feature in our next campaign?

Get in touch with Commercial_Marketing_Campaigns@nfumutual.co.uk if you have a farming success story that you'd like to share with other farmers.

We're committed to supporting our customers, whatever your circumstances or needs we're here to help.

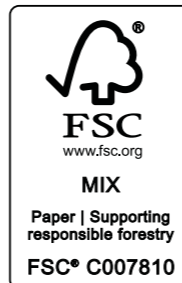
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If you're hard of hearing or deaf, or you have difficulty with your speech, you can contact us by using the Relay UK app on your smartphone or tablet, or by dialling 18001 before our number on your textphone.

To stop us contacting you for marketing, please write to Marketing Department (Do Not Contact Me), NFU Mutual, Tiddington Road, Stratford-upon-Avon, CV37 7BJ or contact your local agency office. To find out more about how we use your personal information and your rights, please go to nfumutual.co.uk/privacy

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FARM INSURANCE FROM THE UK'S LEADING RURAL INSURER



Protecting your farm, your livelihood, and your future



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TEN GOOD REASONS TO CHOOSE NFU MUTUAL

Here are just some of the reasons why UK farmers choose us:



Big on local presence

With a network of over 280 agency offices across the UK, we can get to know you, your family and your farm.



Our heritage

Started by farmers for farmers. With over 115 years' farming knowledge and expertise, we know the industry inside out.



No hidden fees

We don't charge extra for paying monthly by Direct Debit or any other methods of payment, or an admin fee for making changes to your policy.



Farming unions

We work closely with the farming unions to ensure your interests are protected. Please see page 17 for more details about Union Advantage.



Customer rewards

We reward our loyal customers through a Mutual Bonus which provides a saving on the renewal premium of your General Insurance policy, that includes our farming products.



We're dedicated to keeping you safe

NFU Mutual Risk Management Services Limited was established over 25 years ago. We also fund the Farm Safety Foundation.



Customer loyalty

95%* of our farming insurance policies renew each year.
*Based on policy renewals for 3 years ending January 2026.



Our commitment to farming

Through our business operations and support, we give back to the farming community in lots of different ways.



Insight and knowledge

We work closely with system suppliers, leading agricultural academic institutions, and other industry experts to identify future opportunities and risks for farmers.



Our products

We cover small farms, large farms and Agri-Contracting (see page 10).

FARM SELECT

Whether you're a farm owner, tenant or undertaking some contracting activity, your business can face physical risks such as damage to essential property, produce or livestock, by bad weather or fire.

Our **Farm Select policy** is tailored to your requirements. It's designed for large farms to incorporate all the needs of a farming business. This includes specialist producers, diversified enterprises and adoption of precision technology.

Speak to your local agency office for more details including any limits, exclusions or excesses to help ensure it's right for you.

Underinsurance

Due to ever increasing inflationary pressures, it's more important than ever to make sure that your farm business has the right cover for your needs.

When it comes to insuring your farm, it might be tempting to save money. But if your farm property, stock or equipment aren't insured for an amount which allows you to replace them in the event of a loss, you could face an unexpected financial shortfall. The best way to make sure you don't fall foul of **underinsurance** is to review your cover regularly. If you're unsure, your local agency office will be able to help.

“We run a livestock farming business that are on a number of different farms. We sell to local butchers and wholesalers as well running a livestock transport operation and some contracting work. We always find the NFU Mutual Ashford, Tenterden & Whitfield team have a good understanding of the needs of the work we do without any extra conditions. Having farms that are near to urban areas and having high levels of public access, it is always a comfort to know that we are adequately covered for Public Liability.”

Frank Langrish, Farm Select customer, Langrish Farmers, East Sussex



Key features and benefits:

- ✓ Day-one reinstatement buildings and contents cover, including an automatic 15% increase on your property sums insured to combat inflation.
- ✓ £10m Public and Product Liability cover to protect your business if it's held responsible for accidental injury to clients, customers or the public. Higher limits are available upon request.
- ✓ £250,000 Legal Expenses cover (administered by ARAG UK) to protect your business and employees during legal disputes, including access to our 24/7 legal advice helpline and online employment manual.
- ✓ £2m Environmental Liability cover to protect your business if your farming activities or waste results in an injury or pollutes property or the environment.
- ✓ £10m Employers' Liability cover to protect your business and its employees, as well as your family and friends if they're injured or become ill due to their work on the farm. Higher limits available upon request.
- ✓ Livestock cover with the option to insure higher value pedigree animals or breeding stock, and cover for specified diseases.

FARM ESSENTIALS

We know how demanding running a small farm can be. That's why we created our **Farm Essentials policy** so now you'll be protected by insurance that works just as hard as you do.

Farm Essentials is for farms up to 50ha, and it covers livestock, small hill farms and simple diversifications that meet the acceptance criteria. If your farm is less than 50ha, and generates up to £85,000 in farming income annually, and meets additional acceptance criteria, this policy can provide the essential property, and liability covers to meet your requirements.

Flexibility

Our aim is to deliver the best possible farm insurance package to meet your needs.

With that in mind, there's flexibility to cover livestock, farm income and some diversifications such as B&Bs, farm shops, camping and caravan sites, and leasing of land or grazing rights.

Don't forget to speak to your local agency office if your insurance needs or priorities change due to growth or diversification. They'll also be happy to cover details of any limits, exclusions or excesses to help ensure this policy is right for you.

“My partner and I run Owl Farm in West Wales. We have 48 acres of land, including a large orchard, plus 5 lovely Welsh stone rental cottages. We attract guests, with our close proximity to beautiful, award winning beaches and with our 180 rare-breed animals, including sheep, goats and ponies. We also offer weaving classes, where I use the wool from our animals. Everything is covered on our Farm Essentials policy, looked after by Rob Nicholas, the local NFU Mutual Agent.”

Hayley Adkins, Farm Essentials customer, Cardigan – Ceredigion.

Key features and benefits:

- ✓ £10m Public and Product Liability cover to protect your business if it's held responsible for accidental injury to clients, customers, or the public. Higher limits are available upon request.
- ✓ £10m Employers' Liability cover to protect your business and its employees, as well as your family and friends if they're injured or become ill due to their work on the farm. Higher limits are available upon request.
- ✓ Day-one reinstatement buildings cover up to £450,000, including an automatic 15% increase on property sums insured to combat inflation, and contents cover up to £50,000.
- ✓ Cover for farming stock up to £50,000.

- ✓ £2m Environmental Liability cover to protect your business if your farming activities or waste results in injury, environmental or biodiversity damage.

Optional cover:

- ✓ Cover for loss of business income up to £85,000 due to an unexpected event (provided you have property insurance in place covering the same event).
- ✓ Cover for smaller livestock herds or flocks whilst on the land or in transit up to your vehicles insured load limit, valued up to £100,000 (excluding diseases).
- ✓ £250,000 Legal Expenses cover (administered by ARAG UK) to safeguard your business and employees during legal disputes, providing your claim has a reasonable prospect of success, including access to our legal advice helpline and online legal employment manual.



AGRICULTURAL VEHICLES

Tractors and other farming vehicles are more than just wheels, GPS units and machinery – they're what keep you going. That's why we value them just as much as you do. From tractors, combines and balers to quad bikes and mowers, our comprehensive **Agricultural Vehicles policy** provides cover to suit you.

Whether you have a number of tractors across a large farm, or rely on smaller farm vehicles to keep your smallholding moving, we offer protection that ensures as little disruption to your work as possible should anything happen to your agricultural vehicles. Speak to your local agency office for more details including any limits, exclusions or excesses to help ensure it's right for you.

Beating rural crime – help reduce your premium

We reward you for taking security measures proven to help prevent theft. We offer discounts on Agricultural Vehicle policies when farm vehicles and machinery are fitted with Thatcham-approved tracking systems and immobilisers and Agricultural and Construction Equipment Security Registration marking. Talk to your local agency office to find out about the discounts.

“I have about 170 Romney X ewes plus followers and rams etc. on our 100 hectares and I am focusing on producing finished lambs for slaughter. I have a tractor, quad bike and a Toyota Hilux pickup to manage things day to day on the croft, and all are insured with NFU Mutual. I know that if I have a problem with any of these vehicles then I can speak to someone at the Shetland agency office and it'll get sorted out.”

Drew Ratter, Agricultural Vehicle customer, Shetland



Key features and benefits:

- ✓ We'll replace your vehicle with a new one if you purchase a UK model from new and it's less than 12 months old when it's stolen or written off.
- ✓ Trailers and implements are covered up to £500,000 – including horse and livestock trailers.
- ✓ If your vehicle is damaged, cover is included for electrical wiring, Engine Control Units and alternators caused by a short circuit.
- ✓ Unlimited cover for glass repair and no excess to pay if you use our approved repairer.
- ✓ Unlimited cover for your legal liability for death or injury for any person plus up to £5m cover for third party property damage.
- ✓ Cover for up to £100,000 of solicitors costs for uninsured loss recovery, motor prosecution defence and motor contract disputes. Administered by ARAG UK.
- ✓ Up to £1,000 cover for goods carried in your vehicle or trailer.

AGRI-CONTRACTING

Agricultural contractors are becoming an increasingly important part of farming in the UK – from specialist farms that have been set up exclusively for this purpose, to existing farms that have diversified. Agri-Contracting

covers a range of farming types, including crop support and maintenance, animal husbandry, land management and traditional farmers who diversify into Agri-Contracting.

Benefits for specialist contractors	Benefits for farmers
<ul style="list-style-type: none"> • A way for the younger generation of farmers or those from outside the industry to earn an income and get into farming. • A chance to specialise in a particular field, for example, livestock foot trimming or sheep pregnancy scanning technician, providing specialist agricultural services across the farming sectors. 	<ul style="list-style-type: none"> • Farmers can employ contractors and help release the capital value of machinery. • The cutting edge and specialist equipment that contractors can provide help to create economies of scale and drive growth. • It allows older farmers to remain involved in the business but avoid some day-to-day labour management issues.

Simon Smith from Leicestershire has grown Lyndon Farms from a 150-acre dairy farm in the 1980s into a large and diverse operation, which includes a successful contracting business. Their contracting operations range from foraging to share farming, lime spreading, hedge cutting, plant hire and more.

Read more about Agri-Contracting including top tips for getting into it by searching **'NFU Mutual Agricultural Contracting'**.

Whether you're purely an agricultural contractor, or you primarily farm your own land, you can add on a range of specialist contractor covers to suit your needs. Our specialist contractor covers can be added to our Farm Select and Commercial Select policies. Your Agent will be able to advise you on what cover is available and how it can meet your needs. Key features and benefits of Farm Select include:

- ✓ £10m Public and Product Liability cover to protect your business if it's held responsible for accidental injury to clients, customers or the public. Higher limits are available upon request.
- ✓ Day-one reinstatement buildings and contents cover, including an automatic 15% increase on your property sums insured to combat inflation.
- ✓ £250,000 Legal Expenses cover (administered by ARAG UK) to protect your business and employees during legal disputes, including access to our 24/7 legal advice helpline and online employment manual.

- ✓ £2m Environmental Liability cover to protect your business if your farming activities or waste results in an injury or pollutes property or the environment.
- ✓ £10m Employers' Liability cover to protect your business and its employees, as well as your family and friends if they're injured or become ill due to their work on the farm. Higher limits are available upon request.
- ✓ Crop management – we'll indemnify you if you damage someone else's crops due to spray drift or spreading fertiliser in the wrong place.
- ✓ Agricultural payments – you're covered if you accidentally cause a reduction in another farmer's BPS (or future scheme) payments.

We provide optional covers specifically designed for contractors: speak to your local NFU Mutual agency office for more details and to ensure you have the right cover in place.



AGRICULTURE AND TECHNOLOGY

Since our beginnings in 1910, we've witnessed remarkable technological advancements that have revolutionised farming. At NFU Mutual, we are proud to support farmers through these transformative times, helping them harness the power of technology to enhance productivity, efficiency, and safety. Today, a growing number of innovative systems are available to help farmers increase productivity, prevent rural crime, and ensure safety. From precision agriculture to automated machinery, these technologies are essential tools for sustainable and environmentally friendly farming practices across all sectors. If you're thinking of adopting new technology on your farm, we'd encourage you to speak to your local NFU Mutual agency office as soon as you can to ensure you have the right cover in place.

Key considerations for Agri-Tech investment:

- What return are you likely to receive from your investment?
- Will you buy the technology outright, lease it or sign up to a subscription-based service?
- What are the legal requirements and guidelines to operate the technology?
- What are the insurance needs for the technology and how will you plan to manage risks?
- How will the technology contribute to sustainability and environmental protection?

To find out more, visit nfumutual.co.uk/agritech for articles on the latest trends and watchouts in Agri-Tech today, or contact your local agency office.



DIVERSIFICATION

With the landscape of British farming continuing to change, farmers are continuing to turn to diversification to secure the future of their farms. From farm shops and luxury ice cream, to holiday accommodation and wedding venues – such ventures can even end up replacing traditional farming entirely.

Our **Farm Select policy** can cover a wide range of diversified businesses. Speak to your local agency office for more details including any limits, exclusions or excesses to help ensure it's right for you.

According to NFU Mutual's 2025 research:

- **32% of UK farmers have diversified.**
- **30%** of farmers expect to **increase diversification activities** on their farm, within the next 5 years.
- Non-farming activity generates an average of **14% of farmers' annual turnover.**



“Our local NFU Mutual Agent Leonie King has been incredible in supporting us especially since setting up the vineyards which brought in a whole new area of insurance considerations such as loss of income, and liability for the tours. They've helped us to understand the risks and make sure we're covered.”

Hannah Buisman, Lokkelebery Vineyard, Hertfordshire

To find out more, visit nfumutual.co.uk/diversification to discover latest diversification trends, insights and case studies, or contact your local agency office.

DIRECTORS AND OFFICERS LIABILITY

Did you know that if you're a Director, Officer, Partner, Manager or employee of a farming business you could have a legal action brought against you by third parties, the company you work for, or fellow directors? Allegations can be made against you accusing you of errors made in running the business such as breach of duty, misstatement, misleading statements and breach of trust.

Through our partner insurance provider, AIG, we offer cover and expertise to meet your Directors' and Officers' liability needs. The insurance covers defence costs, settlements and other covered losses relating to actions brought against your business's Directors, Officers, Partners and Managers for alleged wrongful acts.

Key examples

This cover could support you if:

- A neighbouring farmer erects a fence on your land or interferes with your property rights, by covering the cost of pursuing or defending a civil claim for trespass or nuisance.
- Claims of unfair dismissal or discrimination are made against you by farm employees, by providing you with specialist legal representation.
- You encounter disagreements with suppliers or agricultural contractors over goods, services, or payment terms that escalate into litigation, by covering the costs of pursuing or defending these claims.

Key features and benefits:

Standard Cover

- ✓ Select a limit of indemnity from £100,000 to £5m to meet the needs of your farming operation.
- ✓ Separate and independent limit of indemnities for different aspects of cover.
- ✓ Investigation and prosecution costs for individuals.
- ✓ Retired Director cover.
- ✓ Defence costs for claims seeking fines and penalties against the company (the fines and penalties themselves against the company aren't covered).
- ✓ Company pollution, breach of contract and bodily injury/property damage defence costs.

Optional Cover

- ✓ Options to add Employment Practice Liability cover and Crime.

PROTECT YOUR FARM FROM CYBER CRIME

The farming industry is changing. Just like any other business, farms, especially those with diversifications that collect data or rely on IT systems to run the business, face the growing risk of cybercrime.

Whether you use email, online banking, or online purchases, farms now also leverage more advanced technologies like CCTV, gate sensors, livestock monitors for animal welfare, and in field technology to assess weather and crop health. All of these operations could be targeted by cyber criminals and put your business at risk. Not only will an attack have immediate financial implications, it can also result in reputational damage over the longer term.



Through carefully chosen products provided by our expert partners, NFU Mutual can offer insurance cover and expertise to meet your needs. Speak to your local agency office for more details including any limits, exclusions or excesses to help ensure it's right for you.

Key features and benefits:

Typical Standard Cover

- ✓ Immediate access to legal and IT forensic services to deal with an attack and advise on what to do next.
- ✓ Can assist with notification to individuals who have had their data breached.
- ✓ Third party cover for claims brought against you by a customer or employee for breach of data and cover to provide investigation costs and defence of Data Protection Regulator investigation and prosecution, including insurable fines.

Optional Cover

- ✓ Extortion, Digital Media, Network Interruption, Outsource Service Provider Network Interruption, Computer Crime, Telephone Hacking and more.

VITICULTURE

As the UK's leading rural insurer, a large proportion of Britain's grape-growers, winemakers and vineyards, trust us to protect their businesses. That's because our expert regional **Viticulture Agents** have extensive experience in supporting customers through every stage of the production process, from grape-growing and winemaking, to retail and wine tourism. We can offer an insurance and risk management solution that's tailored to meet the individual needs of your viticulture business today, and for years to come. Our regional Viticulture Agents will help to protect your entire operation, including your property, assets, produce and equipment, plus your staff, contractors and visitors to your vineyard.

Here's how else we can help:

- Business Interruption – protect your business and relationships with customers and suppliers if you're unable to operate due to an insured event, such as fire or malicious damage to the winery or vineyard. We can provide protection for up to 72 months - particularly useful if you produce sparkling wine.
- Excise Duty Cover – your policy can be extended to help cover any duty obligations that you have to HMRC in the event of an insured loss.

- Business Liability – protect your business against potential legal liabilities connected with your day-to-day viticulture activities, including tourism elements. Working with carefully selected partners, we can also offer additional covers to safeguard your business, including Cyber protection, Product Recall cover and Machinery Breakdown insurance.

The cover you choose will depend on your circumstances and your regional Viticulture Agent will take the time to understand your needs and explain the full details, including any limits and exclusions that may apply, to help ensure it's right for you.



UNION ADVANTAGE

By working closely with the major farming unions of the UK, we've created Union Advantage.

Quite simply, it gives our farming community bigger benefits and more protection to say 'thank you' for your continued loyalty.

Do I qualify?

By working closely with the farming unions we're able to offer a wide range of enhanced cover and discounts to support the future of your farm.

To benefit simply:

- commit to insuring your farm with NFU Mutual for at least three years and
- hold a fully active NFU farming membership.

Key features and benefits:

Encouraging Farm Safety

- ✓ 20% off risk management consultancy and training days provided by NFU Mutual Risk Management Services Ltd.

Peace of mind

- ✓ Accidental Death cover for you – up to £60,000 for the policyholder, farm partner or farm director, and £10,000 for employees.
- ✓ Waived standard excess on specified covers.
- ✓ Waived underinsurance special condition on specified covers for farming and growing activities.
- ✓ £5,000 enhanced moral obligation cover to protect you in the event of a visitor's vehicle or property being damaged whilst on your farm.



David Hall NFU
Director of Regions
and Membership

“Union Advantage gives our members better benefits, stronger protection and the practical support their farms need. It reflects our commitment to stand alongside British farmers and the strength of our collaboration with NFU Mutual. Together, we're helping British farming thrive, because together, we're stronger.”

SUPPORTING THE FARMING COMMUNITY

Doing the right thing has always been our starting point. But we believe in going further. From helping customers prepare for the risks of tomorrow to caring for the environment, we're committed to creating real value in everything we do.

Each year, we give financial support to the UK's farming unions and donate to charities that support rural life. For example, NFU Mutual has been a long-standing supporter of The Royal Countryside Fund and the NFU Mutual Charitable Trust has donated £395,000 to the charity to support its Farm Support Groups and their future farming/resilience programmes since 2020. NFU Mutual is also proud to partner with The UK Sepsis Trust to help raise awareness of the risk of sepsis within the farming community.

We launch and fund various initiatives that keep you and your family safe, protect farming and help your rural community thrive. We're a significant funder of The National Rural Crime Unit and The Farm Safety Foundation, as well as providing educational bursaries to help support the next generation.

With over a century's experience protecting the countryside, we're deeply committed to caring for the environment. Our farming members work hard to manage their land responsibly. As a landowner ourselves, we have a duty to enhance the sustainability of our occupied offices and property investment sites, with projects such as fitting solar panels, installing electric charging points, and issuing green leases to tenants. We're



also exploring how we can support your decarbonisation goals by continuing to provide cover for low-carbon solutions and investing in farming technology.

to identify future farming opportunities and risks, to help future-proof your way of life for generations to come.

We're committed to continuing our work with suppliers and other industry experts



In 2025, we:

- made £9.1m of voluntary donations to support the farming unions
- invested £62,000 in a new Automatic Number Plate Recognition (ANPR) camera scheme to help protect communities from rural crime
- donated £4m to national and local causes across the UK
- continued our Rural Road Safety awareness campaigning to help make rural roads safer for anyone who lives in or works in the countryside

Visit nfumutual.co.uk/responsible-business or contact your local agency office to discover more about how NFU Mutual supports rural lives and livelihoods.

FARM SAFETY

Agriculture has one of the highest rates of fatalities of all the major industry sectors in the UK, according to the Health & Safety Executive and Health & Safety Executive Northern Ireland. NFU Mutual is committed to helping improve this, across the whole farming community. Here are some of the safety services we offer:

NFU Mutual Risk Management Services

As the UK's leading rural insurer, we understand the pressure farmers are under.

But cutting corners and taking unnecessary risks can lead to accidents, injuries and fatalities that are often simple to prevent. NFU Mutual Risk Management Services Ltd was established over 25 years ago and currently employs over 90 home-based consultants and sales personnel located throughout the UK. They can provide you with the consultancy services you need to improve safety within your farm business, including reviews and training. A safety review will show you ways to improve safety on your farm and how you look after your employees.

Visit nfumutual.co.uk/responsible-business or contact your local agency office to discover more about how NFU Mutual supports rural lives and livelihoods.



Vulcan Inspection Services

NFU Mutual and Vulcan Inspection Services provide statutory equipment inspection services and have been in partnership since 1997. Vulcan have over 600 engineers providing nationwide coverage for NFU Mutual customers. They undertake statutory inspections of pressure plants and lifting machinery on farms to ensure that it is safe for continued use.



Farm Safety Foundation

In 2014, NFU Mutual set up an independent registered charity - The Farm Safety Foundation or Yellow Wellies as it is also known (Charity No.1159000). With our funding, this award-winning charity delivers two annual campaigns – Farm Safety Week and Mind Your Head – has developed key resources, gained advocacy and carried out valuable research, as well as delivering training to over 32,000 young farmers at land-based colleges and universities across the UK and through the Young Farmers' Clubs network.



MORE THAN FARM INSURANCE

If it matters to you, it matters to us. At NFU Mutual we offer a range of additional insurance and financial planning services so you can protect what's important to you today, and plan for a secure future.

Home Insurance

With home insurance from NFU Mutual, you can rest assured that your home has the protection it deserves, inside and out. We offer cover for a wide range of properties, including smallholdings, listed buildings, and high-value homes with fine art and contents valued over £150,000.

Motor Insurance

Our motor insurance policies offer a high level of cover as standard, whatever the vehicle. We insure a wide range of vehicles and our policies include extras you may expect to pay for with other insurers.

Commercial Insurance

Whatever type of commercial activity you're involved in, we're here for you. From large national companies to small independent retailers, from property developers to estate management, and supporting trades of a variety of sizes, we can help you to put the right insurance in place for you and your specific business needs.

Estates Insurance

Owner, resident estate manager or land agent, there's a lot to think about when running an estate. Whether you take a traditional approach or have an appetite for innovation and have diversified, there's a lot to consider. Our Estates Select Insurance policy offers tailored insurance cover to protect you whatever the activities on your estate.

Financial planning

We're also very experienced providers of financial planning services for farmers – whether that's for you personally or for the long-term financial security of your farming business.

From Investments to Inheritance Tax advice, from Personal Pensions to Life, Critical Illness and Income Protection Cover, our Advisers are here to listen and help you realise your financial goals. With a long history of serving the rural community, we're experienced in discussing important topics such as handing down the farm and intergenerational wealth transfer, as well as helping you navigate changes to Agricultural and Business Property Relief.

Plan for the unexpected

We know that running a farm is all-consuming. As well as the day job, there's always something to worry about: from potential theft and damage to your property, to the expense and hassle of maintaining machinery.

This means it can be easy to lose sight of the bigger picture: growing a sustainable business and protecting it for the future.

Unexpected events can have a dramatic impact on the long-term stability and continuity of your business. Although we understandably don't want to think of the worst, it's important to plan – with help from a professional Financial Adviser – for eventualities which might derail your financial future.

Financial advice from NFU Mutual can help you protect your business as well as your personal finances. NFU Mutual Financial Advisers advise on NFU Mutual products and selected products from specialist providers. They'll explain the advice services on offer and the charges. Financial advice is provided by NFU Mutual Select Investments Ltd.

Not sure where to start?

A great first step is to talk to a financial expert. To find out more speak to your local NFU Mutual agency office.

For more information search NFU Mutual financial planning or visit nfumutual.co.uk/financialplanning

