Farmers Vehicle Insurance

Insurance Product Information Document

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This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. You can find your policy document at www.ers.com.

What is this type of insurance?
Comprehensive cover - You are covered for loss or damage caused by accidental damage, fire, theft, and third-party liability cover.

What is insured?

- ✓ Whilst **driving your vehicle** you will be covered for any one claim or claims arising out of one incident following:
  Property damage up to £20,000,000.
  Property damage costs/expenses up to £5,000,000.
  Legal costs up to £35,000.
  Prosecutions against Health & Safety up to £1,000,000.
- ✓ **Loss of or damage to your vehicle** as shown in your schedule for accidental damage, fire, and theft. We will either repair, replace or pay a cash amount to replace the lost or damaged item.
- ✓ The most we will pay for claims in relation to loss of or damage to your vehicle is up to the value shown on your policy schedule and statement of fact, as this is the limit of cover available in respect of such claims.
- ✓ **Third Party Cover** for **driving other cars** is provided when shown on your motor certificate.
- ✓ Damage to your **windscreen or windows**.
- ✓ **Medical expenses** for you or anyone who is injured while they are in your vehicle as a result of an accident up to £500.
- ✓ **Personal Accident** cover for the driver of any insured vehicle, if involved in an accident and within three months of that accident it is the only cause of death or injury. The most we will pay for death, loss of one or more limbs or permanent loss of sight in one or both eyes is £10,000.
- ✓ **Personal belongings** lost or damaged in or on your vehicle caused by an accident, fire, theft, or attempted theft, up to £500.
- ✓ **Loss of keys and replacing locks** for your vehicle if lost or stolen and have not been recovered up to £1,000.
- ✓ Unauthorised use of the vehicle or unlicensed driver(s).

What is not insured?

- × Your policy excesses as shown in policy documentation.
- × Compensation for not being able to use your vehicle.
- × Damage or loss due to wear and tear, failures, breakdowns, or breakages of mechanical, electrical or computer equipment.
- × Damage to your tyres unless caused by an accident to your vehicle.
- × Any accessories not permanently attached to your vehicle.
- × Loss or damage to your vehicle as a result of deception.
- × Loss or damage by theft or attempted theft if left unlocked, the keys left in or on your vehicle, left with the windows/roof panel open or reasonable precautions not been taken to protect your vehicle.
- × Loss or damage to your vehicle taken without consent by a member of your immediate family or a person living in your home unless that person is convicted of theft.
- × For **Personal Accident**, death or injury caused by suicide, attempted suicide.

- × Loss of fuel.
- × Loss or damage covered by another insurance policy.

N.B. Please refer to your policy wording for full terms and conditions.

Are there any restrictions on cover?

- ! Endorsements may apply to your policy; these will be shown in your policy documents.
- ! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.
- ! Where the driving other cars benefit applies, the vehicle you are driving must be insured in its own right.

Where am I covered?

- ✓ We will provide the minimum insurance needed by the relevant law to allow you to use your vehicle in the European Union, Andorra, Bosnia and Herzegovina, Iceland, Montenegro, Norway, Serbia, or Switzerland (including Liechtenstein).
- ✓ We will provide the cover shown on your schedule in these countries for up to 60 days per trip.
- ✓ Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.
- ✓ We can provide full policy cover when you travel abroad or additional countries for which we have agreed to.

What are my obligations?

- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.
- **In the event of a claim or possible claim**:
- You will need to pay the agreed excess as shown in your schedule.
- You must notify us as soon as possible of the incident happening.
- You must not admit to, negotiate on, or refuse any claim unless you have our permission.
- **Windscreen excesses:**
- If your windscreen is replaced by our approved supplier, you must pay the first £75 of any claim.
- If your windscreen is repaired by our approved supplier, you must pay the first £10 of any claim.
- If your windscreen is repaired or replaced by any other company, you must pay the first £125 of any claim.
- For agriculture vehicles, you must pay the first £50 of any claim.

When and how do I pay?

- For full details of when and how you pay, you need to contact your broker directly.

When does the cover start and end?

- Your insurance is a 12-month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.
- Your insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance.

How do I cancel the contract?

- You may cancel the insurance at any time by informing your broker.
- If you change your mind about this insurance, you must advise us within 14 days of the start date. Provided your vehicle has not been subject of a claim(s), we will refund a proportional amount of premium based on the number of days remaining on your policy. The minimum amount that will be retained by ERS will be £25 (plus insurance premium tax (IPT) where applicable).
- If your business is not a micro-business, cancellation will be charged in line with the short-term period rates as shown in your policy wording.