



Countrywise Insurance Horsebox – Motor Policy

Insurance Product Information Document

The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read.

The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.

What is this type of insurance?

This is a motor insurance aimed at the agricultural community providing cover to comply with the laws relating to compulsory motor insurance legislation within the European Union and certain other countries within the territorial limits as standard (Third Party Only). Additional cover options include Fire and Theft and Accidental Damage cover (Comprehensive).



What is insured?

Third Party Only

All amounts you may legally have to repay as a result of an accident involving your vehicle:

✓ Death or Bodily Injury	Unlimited
✓ Damage to Property	£5,000,000
✓ Damage to Property while carrying hazardous goods	£1,200,000
✓ Prosecution Defence Costs	£2,000,000
✓ Medical Expenses	£500
✓ Personal Accident Cover	£10,000
✓ Uninsured Loss Recovery	£100,000
✓ Additional Legal Services	Unlimited
✓ Electric Vehicle battery re-charge	£100 per incident/ max 3 claims

Covered limit

(per incident unless stated)

What is insured?

Third Party Fire and Theft

As per Third Party Only Cover PLUS the following where a loss results from fire lightening, explosion, theft, or attempted theft:

✓ Loss of or damage to your vehicle	Market Value
✓ Accessories and spare parts, including Audio, Visual and Navigation equipment	£1,000
✓ New Vehicle replacement	Market Value
✓ Glass and Windscreen repair / replacement	Unlimited
✓ Replacement Keys and Locks	£1,250
✓ Personal Effects	£250
✓ Child Seat	£500
✓ Emergency Accommodation and Travel expenses	£100 per person/ £400 per incident

Comprehensive

As per Third Party Fire and Theft Cover, including where the loss results from accidental damage or malicious means, PLUS

✓ Incorrect / Contaminated fuel in your vehicle	2 claims per vehicle
✓ Enhanced Personal Effects cover	£500



What is not insured?

Third Party Only

- ✘ Loss of or damage to the vehicle and/or its contents

Third Party Fire and Theft / Comprehensive

- ✘ Any amount in excess of the market value of your vehicle
- ✘ Any applicable Excess(es) and/or VAT
- ✘ Wear and Tear, Punctures and/or parts that suffer electrical or mechanical breakdown
- ✘ Loss of use of your vehicle
- ✘ Failure to safeguard your vehicle
- ✘ Repairs that improve the condition of your vehicle

General Exclusions

There is no liability under any section where:

- ✘ Your vehicle being driven by an uninsured driver
- ✘ Your vehicle is used to commit a crime and/or deliberate act
- ✘ Your vehicle is in an area to which aircraft have access
- ✘ Your vehicle is being used in an unsafe condition and/or contrary to manufacturer's instructions
- ✘ Contractual liability, War, Terrorism, Earthquake, Radioactivity, Pollution or Contamination
- ✘ Death or injury to your driver, except under the Personal Accident Section (if covered)
- ✘ Death or Bodily Injury to your employee outside of Road Traffic Act jurisdiction
- ✘ There is another insurance covering same loss
- ✘ Your driver is under undue influence of Drink, Drugs or Medication
- ✘ Your driver is medically unfit
- ✘ Exemplary or aggravated damages
- ✘ You install non-manufacturer approved Software updates and/or fail to install critical updates as required by manufacturer



Are there any restrictions on cover?

- ! Personal Accident cover – drivers aged 17 – 70 years
- ! Theft where keys left in or on vehicle.
- ! New vehicle replacement – up to 7,5 tonnes gross vehicle weight and, less than 1 year old.



When and how do I pay?

For full details of when and how to pay, you should contact your broker.



What are my obligations?

You must notify your broker as soon as reasonably possible:

- if you become aware that information you have given us is inaccurate;
- if you becoming aware of any changes in the information you have provided to us which happened before or during the period of insurance;
- if a claim for liability is made against you, and forward any letter, claim, writ, summons or other legal document you receive.

You must not admit liability or offer or agree to settle any claim without our written permission.

You must take all reasonable steps to protect your vehicle from loss or damage and to keep it in roadworthy condition.

You must take all reasonable steps that you can to avoid or keep losses as low as possible under this insurance.



Where am I covered?

Your policy provides the minimum insurance required to comply with the laws relating to compulsory motor insurance legislation;

- ✓ in the United Kingdom, the Isle of Man, or the Channel Islands; and
- ✓ in any country that is a member of the European Union but only so far as is necessary to meet the requirements of any compulsory motor insurance legislation; and
- ✓ in any country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Articles 7(2) of EU Directive on insurance of civil liabilities arising from the use of motor vehicles (No72/166/CEE); and
- ✓ in any other country which we have agreed in advance to provide cover in and for which you have paid or have agreed to pay any additional premium; including
- ✓ during transit (including loading and unloading) between the above countries by a recognised sea passage not exceeding 65 hours.



When does the cover start and end?

This insurance is generally issued for a twelve month period. Cover start and end dates will be shown on your schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker.

If cover has not started yet we will provide a full refund of the premium paid.

For any time after the policy has started, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a pro rata deduction for consumers and a short period rate for non-consumers for any time for which you have been covered.