



FARM & ESTATE POLICY SUMMARY OF COVER

Introducing BIBU

BIB Underwriters Limited have been providing bespoke insurance solutions for rural businesses for over 20 years and have developed considerable expertise in the underwriting of farms and estates.

BIBU understand the specific demands and needs of the farm and estate owner and pride themselves in providing a prompt and efficient service to all of its customers.

Cover Summary

This document is a summary of the insurance provided by the Policy and does not contain the full terms and conditions of **Your** insurance. **You** can find the full terms and conditions of cover in the Policy document. This summary is provided to **You** for information purposes only and does not form part of **Your** insurance contract.

Words in **bold** are defined in the Policy document.

Name of Insurer

This Policy is underwritten by Royal and Sun Alliance plc except section 10. Section 10 of this Policy is underwritten by Brit Insurance Ltd.

Type of Insurance and Cover

Our Farm & Estates Policy allows **You** to select the specific covers that **You** require to protect **Your** home and farm and estate business. (Some covers are not available in isolation; for further information or details please consult **Your** insurance Adviser)

Section 1 – Private House Buildings Contents & Personal Possessions for Your Home and any properties that You let – Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Damage by fire, smoke, lightning, explosion, earthquake, thunderbolt, smoke, riot, civil commotion, malicious persons, storm, flood, escape of water or oil, subsidence landslip and ground heave, impact and theft / attempted theft	As standard	Sum Insured	15 & 16
Accidental Damage	Optional	Sum Insured	16
Rent or alternative accommodation for You and Your pets	As standard	20% of Sum Insured	17
Accidental breakage of fixed glass	As standard	Sum Insured	17
Accidental Damage to underground pipes, drains and cables	As standard	Sum Insured	16
Loss of metered water	As standard	£2,500	17
Loss of oil	As standard	£2,500	17
Personal Accident	As standard	£10,000 for You and / or Your spouse. If higher benefits are required a separate section of cover is available	18
The cost of replacing locks following Damage by Theft	As standard	£1,000	17
Cover for tracing and making good leaking underground pipes drains and cables	As standard	£5,000	18
Accidental Damage to televisions, video recorders, audio equipment and personal computers	As standard	A third of the Sum Insured for Part B (Contents)	17
Valuables / High Value items	As standard	A third of the Sum Insured for Part B (Contents). Higher limits are available / Maximum Sum Insured per item is restricted to 5% of Sum Insured under Part B (Contents) although cover may be available for higher value items subject to additional terms	12
Damage to Freezer contents	As standard	Sum Insured for Part B (Contents)	18
Automatic increase in Sum Insured for gifts and provisions in November and December and for 30 days before and after a member of Your Family's wedding day	As standard	10% of the Sum Insured for Part B (Contents)	18
Visitors Personal Effects	As standard	£500 Only if Part B (Contents) is insured	12
Personal Effects of Domestic Staff	As standard	10% of the Sum Insured for Part B (Contents)	12
Damage to contents in the open within the boundary of Your Home	As standard	£1,000 Only if Part B (Contents) is insured Higher limits are available	12
Loss of personal Money	As standard	£1,000 Only if Part B (Contents) or Part C (Personal Possessions) is insured	12
Unauthorised use of Credit Cards following loss or theft	As standard	£10,000 Only if Part B (Contents) or Part C (Personal Possessions) is insured	12
Damage to Personal Effects anywhere in the world for up to 60 days any one visit	As standard	Sum Insured for Part C (Personal Possessions)	12
Your liability as tenant	As standard	20% of sum insured for Part B (Contents)	14
Legal liability incurred under the Defective Premises Act	As standard	£5 million	14
Damages awarded in Your favour that You are unable to recover	As standard	£1 million	14
Public liability insurance as property owner of the Home	As standard	£5 million Only if Part A is insured	14
Public liability insurance as occupier of the Home and personal liability insurance whilst away from the Home	As standard	£5 million Only if Part B is insured	13
Liability to Domestic staff	As standard	£10 million Only if Part B is insured	13
The cost of removing, nullifying or cleaning up seeping polluting or contaminating substances from tanks on Your property following a sudden and identifiable incident	As standard	£25,000 in aggregate under sections 1 and 2	18 & 19
The cost of cleaning up and removing matters arising out of or due to dumping or tipping on Your property following a sudden and identifiable incident	As standard	£5,000 in aggregate under sections 1 and 2	19
The cost to restore Your garden if it is damaged by fire lightning, aircraft explosion, riot, civil commotion, malicious persons, impact, escape of water or oil or theft	As standard	£5,000, but £500 any one tree, shrub or plant	19

Upgrading security systems following a bodily assault in the Home	As standard	£5,000	19
Legal fees incurred in repossessing Your Home following occupation by squatters	As standard	£10,000	19
Accidental Damage to office equipment	As standard	£5,000, but £1,000 in respect of Reinstatement of Data	19
Fire Brigade damage following an incident of fire	As standard	£10,000 in aggregate under sections 1 and 2	19
Fire extinguishing costs	As standard	£25,000 in aggregate under sections 1 and 2	20

Section 2 – Material Damage – Covers Damage to Commercial Buildings, Contents and Stock including Livestock Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Damage by fire, lightning, explosion, aircraft, earthquake, smoke, spontaneous fermentation, electrocution of livestock, riot, civil commotion, malicious persons, storm, flood, escape of water or oil, impact, theft / attempted theft, transit, fatal Injury to livestock whilst in transit, fatal injury to livestock whilst straying, livestock worrying and hailstorm	Fire, lightning, explosion, aircraft, earthquake & smoke as standard. Other perils are optional	Sum insured Hailstorm damage is only available for Damage to crops	21-24
Accidental Damage	May be available depending on the specific item where this cover is required	Sum insured	23
Subsidence, landslip and ground heave	May be available for Buildings depending on the construction and use of the Building	Sum insured	22 & 23
Basis of settlement (either reinstatement or modern materials) chosen by You in the event of a total loss following an insured event	As standard	Sum insured	25
Damage to Buildings used for non agricultural purposes	May be available depending upon proportion of overall sum insured	Sum insured	N/A
Index linking	As standard for Buildings only	N/A	25
Debris removal costs, architects, surveyors and legal fees and allowance for costs of complying with Public Authority requirements	As standard	Sum insured plus an additional £5,000	25-2633
Cover for additional Buildings or Machinery and Implements or additions / extensions to existing Buildings	As standard	15% of Sum insured	25
Veterinary fees necessarily incurred following an insured event	As standard	£2,500, but £500 any one animal	28
Carcass removal fees necessarily incurred following an insured event	As standard	£250 any one animal	28
Loss of metered water	As standard	£2,500	27
The cost of replacing locks following Damage by Theft	As standard	£1,000	30
The cost of repairing / replacing glass following Damage by Theft	As standard	Sum Insured	29
Damage to property caused by the use of Explosives on the occasion of any Theft	As standard	£10,000	29
Directors, partners or Employees personal effects	As standard	£500 per person	29
Reinstatement cover for Machinery and Implements	As standard	Sum insured	24 & 25
Fire cover for Growing Timber	Optional	Sum insured	Schedule
Walls, gates, fences & hedges	Optional	First loss sum insured	Schedule
Uncollected Milk	Optional	Sum insured You specify	Schedule
Unexplained disappearance of Livestock	Optional	Sum insured	22
The cost of removing, nullifying or cleaning up seeping polluting or contaminating substances from tanks on Your property following a sudden and identifiable incident	As standard	£25,000 in aggregate under sections 1 and 2	27
The cost of cleaning up and removing matters arising out of or due to dumping or tipping on Your property following a sudden and identifiable incident	As standard	£5,000 in aggregate under sections 1 and 2	27
Fire Brigade damage following an incident of fire	As standard	£10,000 in aggregate under sections 1 and 2	27
Fire extinguishing costs	As standard	£25,000 in aggregate under sections 1 and 2	27
Rescue cover for Livestock	As standard	£2,500, but £250 any one animal	28

Section 3 – Business Interruption – Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Consequential loss resulting from fire, lightning, explosion, aircraft, earthquake, smoke, spontaneous fermentation, electrocution of livestock, riot, civil commotion, malicious persons, storm, flood, escape of water or oil, impact, theft / attempted theft, transit, fatal Injury to livestock whilst in transit, fatal injury to livestock whilst straying and livestock worrying	Fire, lightning, explosion, aircraft, earthquake & smoke as standard. Other perils are optional	Sum insured Wet perils are not available for property in the open	34-36
Consequential loss following Accidental Damage	May be available depending on the specific item for which this cover is required	Sum insured	35
Consequential loss resulting from Subsidence, landslip and ground heave	May be available for Buildings depending on the construction and use of the Building	Sum insured	35
Veterinary fees necessarily incurred following an insured event	As standard	£2,500, but £500 any one animal	37
Carcass removal fees necessarily incurred following an insured event	As standard	£250 any one animal	37
Indemnity period	12 months as standard. Option to extend to longer indemnity periods if requested	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	Schedule
Increased Cost of Working	As standard. Option to restrict cover to Increased Cost of Working only	Sum insured	33
Additional Increased Cost of Working	As standard. Not included if You elect for Increased Cost of Working Only	£10,000	33
Loss on forced sale of dairy cows	As standard	£2,500 per animal.	38
Loss of Business income as a result of loss destruction or damage to property in the vicinity of the Premises which prevents access to Your Premises	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	36
Loss of Business income as a result of loss destruction or damage at a customers or suppliers premises	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	37
Loss of Business income as a result of loss destruction or damage to property temporarily removed from the Premises	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	37
Loss of Business income as a result of loss destruction or damage at a Public Utility suppliers premises	As standard	20% of sum insured or £100,000 (whichever is the lesser)	37
Loss destruction or damage to a property elsewhere within the Territorial Limits where You are carrying out a contract	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	37
Book debts	As standard	£5,000 (option to increase)	38
Loss destruction or damage to Agricultural Produce and Deadstock and Livestock that is NOT included under Section 2. This means that You only need to include breeding Livestock under section 2.	As standard	Sum insured proportionately extended for longer indemnity periods and to take into account trends of the Business	32
Cover for non farming Business activities	Cover is available for Rent & Farm Shops. For other activities refer to Your Insurance Adviser	Sum insured	Schedule

Section 4 – Employers Liability – Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Employers Liability	As standard	£10 million	40
Indemnity to Principal	As standard	£10 million	40 & 41
Compensation for required Court Attendance	As standard	£050 for one of Your directors, partners or proprietors & £250 for one of Your Employees	41
Damages awarded in Your favour that You are unable to recover	As standard	£10 million	41
Manslaughter costs extension	As standard	£1 million in any one Period of Insurance	41
Cover for non farming activities	May be available for diversified farming / estate risks. Refer to Your insurance adviser	£10 million	N/A
Terrorism	As standard	£5 million	42

Section 5 – Public and Products Liability – Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Public Liability	As standard	Options of £1 million, £2 million, £5 million or £10 million	43-46
Products Liability	As standard	Options of £1 million, £2 million, £5 million or £10 million in any one Period of Insurance	46
Pollution and Contamination Statutory Enforcement Costs	As standard	£500,000 in any one Period of Insurance	47
Indemnity to Principal	As standard	£5 million	47
Compensation required for Court Attendance	As standard	£050 for one of Your directors, partners or proprietors & £250 for one of Your Employees	48
Legal liability incurred under the Defective Premises Act 1987	As standard	£5 million	44
Cover for legal costs incurred in respect of the Health and Safety at Work Act 1974	As standard	£5 million	43 & 44
Cover for legal costs incurred in respect of Part II of the Consumer Protection Act 1987 or Part 2 of the Food Safety Act 1990	As standard	£5 million in any one Period of Insurance	46
Personal liability whilst abroad on Business	As standard	£5 million	44
Manslaughter costs extension	As standard	£1 million in any one Period of Insurance	48
Cover for non farming activities	May be available for diversified farming / estate risks. Refer to Your Insurance Adviser	£5 million	N/A

Section 6 – Money including Assault cover for Your Employees - Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Loss of money during Business Hours , in transit and in a Bank Night safe	As standard	Sum insured	51
Loss of money from the Premises out of Business Hours	As standard	£500 out of safe / £1000 in a safe. Higher amounts may be acceptable to Insurers depending on the specification of the safe	51
Loss of money from the Business owner or Employees residence	As standard	£500	51
Loss of crossed cheques and non negotiable money	As standard	£250,000	51
Clothing & Personal Effects of Employees following theft	As standard	£500 any one person	51
Cattle passports	As standard	£1,500. If a higher sum insured is required cover is available under section 7	51
Professional counselling following an assault to Your Employees	As standard	£5,000, but £1,000 per Insured Person	52
Assault to Your Employees* – Death	As standard	£10,000	52
Assault to Your Employees* - Total loss or permanent and total loss of use of one or more limbs	As standard	£10,000	52
Assault to Your Employees* – Total and irrecoverable loss of all sight in one or both eyes	As standard	£10,000	52
Assault to Your Employees* – Permanent total disablement from engaging in usual occupation	As standard	£10,000	52
Assault to Your Employees* – Temporary total disablement from engaging in usual occupation	As standard	£100 per week for up to 104 weeks	52
Assault to Your Employees* – Medical Expenses	As standard	Up to 15% of that payable for temporary total disablement	52

* Cover is only available for individuals between the ages of 16 and 70

Section 7 – Selected All Risks cover – Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Commercial Freezer Contents	Optional	Sum insured	Schedule
Office Contents & Business Equipment	Optional	Sum insured	Schedule
Saddlery & Tack	Optional	Sum insured	Schedule
Contents of Fuel / Fertiliser Tanks	Optional	Sum insured	Schedule
Hired in Plant	Optional	Sum insured	Schedule
Other items	May be available – refer to Your Insurance adviser	Sum insured	Schedule

Section 8 – Personal Accident & Sickness - Only applicable if this Section is shown as operative in the Schedule**

**Cover is only available for individuals between the ages of 16 and 65. Individuals engaged in more hazardous occupations or pastimes may not be eligible for cover or may be subject to additional terms

Cover Offered	As standard / Optional	Limit	Page Ref
Accidental bodily Injury resulting in death, loss of or use of limbs, loss of sight, speech or hearing or disablement	As standard	Up to an agreed lump sum	55
Accidental bodily Injury resulting in temporary total or partial disablement	Optional	You choose the level of weekly benefits required. Benefits to be paid over a maximum of 104 weeks	55
Sickness or disease	Optional	You choose the level of weekly benefits required. Benefits to be paid over a maximum of 52 weeks	55
Hi Jack / Kidnap / Unlawful detention of an Insured Person	As standard	£50 each day up to a maximum of 30 days	56
Agricultural wages board cover	Optional	Your obligation under the Agricultural Wages Act 1948	55

Section 9 – Goods in Transit - Only applicable if this Section is shown as operative in the Schedule

Livestock in Transit should be covered under Section 2

Cover Offered	As standard / Optional	Limit	Page Ref
Cover for Your own goods whilst in transit	As standard	Sum insured Any One Event	58
Ropes & Sheets	As standard	£1000	58
Drivers / Drivers mates' Personal Effects	As standard	£500	58
Property on Approval with Customers	Optional	£20,000 Any One Event	59
Property on Demonstration	Optional	£20,000 Any One Event	59
Property whilst at Exhibitions	Optional	£20,000 Any One Event	59

Section 10 – Legal Expenses - Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Contract Disputes	Optional	£50,000 Any One Claim	61 & 62
Employment – the cost of Legal Expenses in the defence of disputes with prospective Employees, Employees or ex- employees concerning their contract of employment, or any employment related legislation (excluding T.U.P.E) and indemnity for awards of compensation providing you have followed advice from the Advisory Line	As standard	£50,000 Any One Claim	62
Property Legal Protection – the cost of Legal Expenses in respect of the pursuit or defence of disputes over possession of freehold and/or leasehold property including eviction of travellers and disputes concerning negligence, damage or nuisance by a third party	As standard	£50,000 Any One Claim	62
Data Protection Act – the cost of Legal Expenses in pursuit or defence of claims arising out of an application or appeal under the Data Protection Act and payment of compensatory awards made against you under the Act	As standard	£50,000 Any One Claim	62
Tax and VAT Investigation – the cost of Legal Expenses for expert representation for Your Business in the event of an in-depth tax investigation, VAT tribunal, DSS enquiry or PAYE investigation	As standard	£50,000 Any One Claim	63

Section 11 – Contractors All Risks Single Contract - Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Replacement value on Contract Works being building works completed under contract and materials to be incorporated in the Works	As standard	Sum insured	67
Market value on plant and equipment the property of the contractor and used for the Contract Works	Optional	Sum insured	67
Hired in Plant used for the Contract Works including a) liability of the contractor under hire agreement to make good damage to plant b) costs of continuing hire charges following insured damage or breakdown	Optional	Sum insured £250 per day up to 90 days, but excluding the first 48 hours	69
Employees Tools	As standard	£500 per person	67
All Risks cover subject to certain exclusions	As standard	Sum insured	67
Debris removal costs, architects, surveyors an legal fees and allowance for costs of complying with Public Authority requirements	As standard	Sum insured	68
If original contract value increases the sum insured on contract works is automatically increased	As standard	Maximum uplift of 20%	68
Indemnity to Principal	As standard	Sum insured	67
Recovery of immobilised / immovable plant which is insured by this Policy	As standard	N/A	68
Materials provided to the Contractor for inclusion in the Contract Works	As standard	Sum insured	68
Transit cover for materials and plant	As standard	Sum insured	68
Offsite storage of contract materials	As standard	£1,000 non ferrous metals; £100,000 All other materials	68
Expediting costs (overtime etc) covered following insured damage	As standard	Sum insured	68
Redrawing of plans following insured damage	As standard	£25,000	68

Section 12 – Terrorism - Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Terrorism	Optional	Sum insured	71 & 72

Section 13 – Computer Insurance - Only applicable if this Section is shown as operative in the Schedule

Cover Offered	As standard / Optional	Limit	Page Ref
Part A Computer & ancillary Equipment excluding equipment controlling a manufacturing process in Your control and kept at Your Premises	As Standard	Sum insured	74
"All Risks" cover subject to certain exclusions	As Standard	Sum insured	74
Cover on replacement value basis	As Standard	Sum Insured	76
Cover for Own Plant available on a specified item or Total Sum Insured basis	As Standard	Sum Insured	74
Breakdown covered where a maintenance agreement providing free repairs and adjustment of mechanical moveable parts is in place	As Standard	Sum Insured	74
Part B Reinstatement of Data in respect of proprietary software and back up records following loss, distortion, corruption or erasure of programs	As Standard	Sum Insured	74
Parts A & B extended to cover Transit risk anywhere in the World	As Standard	10% of Sum Insured under Part A or £100,000 whichever is less or £5,000 in respect of theft from unattended vehicles	76
Temporary repair costs	As Standard	10% of cost of normal repair or £50,000 whichever is less	74
Repair cost investigation expenses	As Standard	Sum Insured	74
Debris removal costs	As Standard	£50,000 or 10% of Sum Insured under Part A	74
Automatic cover for newly acquired equipment	As Standard	£250,000 or 10% of Sum Insured under Part A whichever is the lesser	74
Cost of modifying equipment and records to achieve compatibility with replacement items following an insured loss	As Standard	50% of Sum Insured under Part B or £50,000 whichever is less	75
Costs incurred in exceptional loss avoidance measures	As Standard	10% of Sum Insured under Parts A & B or £50,000 whichever is less	75
Sudden accidental discharge of gas flooding systems	As Standard	£10,000 or 10% of Sum Insured under Part A whichever is less	75
Virus seek and destroy costs	As Standard	£5,000 or 10% of Sum Insured under Part A whichever is less	75
Cost of rewriting research and development following loss destruction or damage provided Part B is insured	As Standard	Sum Insured under Part B or £5,000 whichever is less	75
Part C Increase in Cost of Working costs incurred following interruption to the computer operations of Your Business	As Standard	Sum Insured	77
Additional rental costs following loss covered under Part A	As Standard	£15,000	77
Misuse of computer equipment	As standard	£100,000	78

Policy Excesses – Note that You have the option of increasing the level of excess applicable in order to reduce the premium You pay. We reserve the right to impose increased excesses for individual policies where the risk posed to Us is unusually high or as a consequence of previous claims or losses.

Section 1 - Private House Buildings Contents and All Risks i) Subsidence landslip & ground Heave ii) Clean up costs iii) All other losses	£1,000 10% of claim or £250 whichever is the greater £50
Section 2 - Material Damage i) Riot civil commotion strikers locked out workers or persons taking part in labour disturbances or malicious persons, Impact (by Your own vehicle or animal only), Escape of water fuel or liquid fertiliser from any tank apparatus or pipe, Accidental Damage ii) Storm or Flood iii) Theft or attempted theft iv) Subsidence landslip & ground heave v) Clean up costs	£250 per Premises £500 per Premises £100 £1,000 per Premises 10% of claim or £250 whichever is the greater
Section 5 - Public and Products Liability for Third Party Property Damage only	£250 (Higher excesses may apply for Business activities other than farming on Your Premises)
Section 7 – Selected All Risks i) Theft from an unattended motor vehicle ii) All other losses	£100 £50
Section 9 – Goods in Transit	£50
Section 11 – Contractors All Risks Single Contract i) Theft or malicious damage ii) Employees tools iii) All other losses	£750 £50 £500
Section 13 – Computer Insurance i) Loss destruction or damage resulting from Breakdown where no maintenance agreement is in force ii) Loss destruction or damage resulting from failure in electricity supply iii) Loss destruction or damage resulting from failure of telecommunications equipment iv) Parts A & B only	24 Hours 30 Minutes 4 Hours £100

Significant Exclusions or Limitations	Applies to
Special terms apply to unoccupied private houses or unoccupied / empty commercial buildings used for non agricultural purposes – You must advise Us without any undue delay when any Premises becomes unoccupied	Sections 1 & 2
If You have a high sum insured for contents / stock items or are located in a high theft risk area and have elected to include Theft additional security conditions may be imposed on Your Policy	Endorsement to sections 1,2,3,6 & 7
Electronic Risks Exclusion	All covers
Terrorism (unless You have elected to include section 12)	All sections except 12
Bursting of non domestic steam boilers	Sections 2,3 & 7
Gradually operating causes	Sections 1,2,3,7,9,11 & 13
Mechanical or electrical breakdown of machinery	Sections 1,2,3,7,9 & 11
Fines and penalties imposed	Sections 4,5 & 10
Liability assumed by agreement	Section 5
Liability for which compulsory motor insurance is required	Sections 4 & 5
Loss destruction or damage to property in Your custody / cost of remedying defects in Products Supplied	Section 5
Products knowingly exported into USA and Canada	Section 5
Punitive / exemplary / aggravated / additional / compensatory damages awarded in USA and Canada	Section 5
Liability in respect of any Business activity which constitutes the operation of a Riding Establishment as per the Riding Establishment Acts 1964 and 1970	Section 5
Liability in respect of Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place	Section 5
Clean up costs in respect of Pollution or Contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place	Sections 1 & 2
Reasonable precautions conditions apply	All covers
Theft from unattended motor vehicles unless all points of access are locked	Sections 1 & 9
The maximum sum insured in respect of Livestock is restricted to £2,000 per Working Dog or £5,000 any other animal unless specified on Your Schedule	Sections 2 & 3
Accidental Damage cover in respect of Private Houses that are let unless We have agreed otherwise	Section 1
Replacement or repair of an undamaged portion of a matching suite, group or collection	Section 1
If You have open fires in Thatched properties You must ensure that they are swept once every 12 months	Section 1
Loss destruction or damage to Guns unless You keep them in a locked cabinet or gun safe whilst not in use	Section 1
Damage unless forcible and / or violent entry has been made if any part of the Home is lent or let	Section 1
Theft of unattended pedal cycles whilst outside the boundary of the Home unless secured by a suitable locking device to a permanent structure	Section 1
Tents, groundsheets and other equipment used solely for camping unless We agree otherwise	Section 1
Cover may be restricted or terms imposed for Buildings where structural works are being carried out or Your Building(s) are not weathertight and secure	Sections 1 & 2
Transmission and Distribution lines in excess of 500 metres from the Premises	Sections 1 & 2
Storm Flood and Escape of Water or Oil claims are excluded in respect of contents and stock in the open	Section 2, 3 & 7
Hailstorm Damage to crops for five days following Your request for cover to be incepted	Section 2
Loss of metered water from irrigation pipes	Sections 1,2 & 3
Worrying of Livestock by Your own dog	Sections 2 & 3
Fatal Injury to Livestock whilst situated on Your Premises unless We have agreed otherwise	Sections 2 & 3
Injury to horses whilst hunting	Sections 2 & 3
Aviation or Marine liability (although limited cover may be available for small craft)	Sections 1 & 5
Injury or loss destruction or damage to property caused by or in connection with the sale / supply of fertiliser or animal feed	Section 5
Money in transit limited to £2,500 per person & £5000 in aggregate unless We agree otherwise	Section 6
Storm or flood cover in respect of walls gates fences and hedges	Sections 1 & 2
Any Legal costs incurred in connection with a judicial review	Section 10
Any claim arising out of intellectual property or breach of confidentiality	Section 10
Any claim or circumstance that You were aware of at the inception of the Policy which would or could give rise to a claim	Section 10
Legal proceedings or actions where there is not a reasonable prospect of success	Section 10
In respect of Employment cover You not seeking or acting upon the advice of the Advisory Line if you are considering taking action against an Employee (including dismissal, redundancy and disciplinary) and in response to a notification of an employment problem, such as an allegation of discrimination	Section 10
In respect of Criminal Prosecution Defence cover the ownership, possession hiring or use of a motor vehicle	Section 10
In respect of Criminal Prosecution Defence cover any prosecution alleging unlawful violence or dishonesty	Section 10
In respect of Property Legal Protection cover any dispute relating to mining, subsidence landslip or ground heave	Section 10
In respect of Property Legal Protection cover any dispute relating to rent, tax, planning or building regulations, compulsory purchase orders or renewal of a contract of use	Section 10
In respect of Tax and VAT Investigation cover technical or routine action where there is no expression of dissatisfaction with Your affairs or claims or proceedings resulting solely from investigation of earlier accounts or records	Section 10
In respect of Tax and VAT Investigation cover lack of reasonable care in the keeping of Your business books and records	Section 10
Speculative building cover ceases when the property is sold or let or 3 months after substantial completion of the Works; if work stops for a period of 3 months cover ceases at the end of this period	Section 11
All plant and Temporary Buildings must be at Your Premises or in a securely locked compound or store when not on site	Section 11
Motor vehicles where motor insurance is legally required	All covers
Loss destruction or damage to existing buildings	Section 11
Work in, under, over, adjoining water	Section 11
Work on bridges, viaducts, subways, tunnels, motorways, dams, nuclear installations or where excavations will exceed 5 metres	Sections 5 & 11

Loss as a result of defective design, material or workmanship	All covers
Loss, destruction or damage after a Certificate of Completion has been issued	Section 11
Penalties under Contract	Section 11
Disappearances and shortages (except for cover available for livestock)	All covers
Loss or damage caused by wilful act or neglect	All covers
Terrorism except in respect of private house(s) or contents insured in the name of an individual. Damage cost or expense caused by nuclear chemical or biological contamination resulting directly or indirectly from Terrorism is excluded in respect of private houses insured in the name of an individual	All covers except Section 12
Except for goods in transit losses resulting from fire, lightning, explosion, aircraft or other aerial devices, riot, civil commotion, strikers, locked out workers, malicious persons, theft, earthquake, storm, flood, escape of water and impact	Section 13
Loss, destruction or damage costs recoverable under a maintenance agreement	Section 13
Loss, destruction or damage to equipment hired, sold, being worked upon or transported by You	Section 13
Penalties for delay/lack of performance	Section 13
Losses to safety and protective devices due to their functioning	Section 13
Under Part C deliberate supply/service withdrawal/use by You of unapproved telecommunications equipment	Section 13
The cost of removing, nullifying or cleaning up seeping polluting or contaminating substances from tanks on Your property following a sudden and identifiable incident if the tank is more than fifteen years old or are not banded in accordance with OFST100	Sections 1 & 2
Any legal liability arising out of Asbestos	Section 5

Policy Duration

This is an annually renewable Policy

Sums Insured

Correct values at risk must be advised to **Us**. If the Sums Insured **You** request are not adequate this will result in the amount that **We** pay **You** in the event of a claim being reduced.

Law Applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **You** and **We** may choose the law which applies to this contract to the extent permitted by those laws. Unless **You** and **We** agree otherwise in writing **We** have agreed with **You** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **You** are based or if **You** are based in the Channel Islands or the Isle of Man the law of whichever of those two places in which **You** are based.

We and **You** have agreed that any legal proceedings between **You** and **Us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **You** are based or if **You** are based in either the Channel Islands or the Isle of Man.

Cancellation

Our Rights

We shall not be bound to accept any renewal of this Policy and may at any time give 21 days notice of cancellation by recorded delivery to **Your** last known address. **You** shall be entitled to the return of a proportionate part of the premium paid in respect of the unexpired term of this Policy provided that there have been

- no claims made under the Policy for which **We** have made a payment
- no claims made under the Policy which are still under consideration
- no incidents likely to give rise to a claim but are yet to be reported to **Us** during the current **Period of Insurance**

This termination will be without prejudice to any rights or claims of **You** or **Us** prior to the expiration of such notice. If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance** no refund for the unexpired portion of the premium will be given.

Your Rights

You may cancel this Policy in the first year of insurance during the 14 days after the Contract has been concluded by giving notice in writing to **Your** Insurance Adviser at the address shown in their correspondence or to BIB Underwriters Ltd at the address shown on **Your** Policy schedule. This right does not apply at the first or any subsequent renewal of the Policy.

Provided that there have been

- no claims made under the Policy for which **We** have made a payment
- no claims made under the Policy which are still under consideration
- no incidents likely to give rise to a claim but are yet to be reported to **Us** during this 14 day period, **We** will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this Policy, subject to a minimum premium of £50. If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance**, no refund for the unexpired portion of the premium will be given.

Making Yourself Heard

Any complaint **You** may have should in the first instance be addressed to **Your** Insurance Adviser or the claim office dealing with **Your** loss as applicable. If **You** are not satisfied with the way in which **Your** complaint has been dealt with, **You** should write to the Compliance Officer at BIB Underwriters Ltd.

If you remain dissatisfied **You** should write to the Customer Care department at Royal and Sun Alliance plc.

If the complaint is still not resolved, **You** can approach the Financial Ombudsman Service.

The Ombudsman will only consider complaints if:

- **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted
- **Your** business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

Royal and Sun Alliance plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event **You** may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non compulsory insurance is protected up to 90% of any amount

Full details are available at www.fscs.org.uk

Financial Services Authority Regulation

BIB Underwriters Ltd is authorised and regulated by the Financial Services Authority
Royal and Sun Alliance plc is authorised and regulated by the Financial Services Authority.

This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Visit our website at:

www.bibu.co.uk

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