

BiBU Farm Policy Wording Comparison



Policy Benefit / Feature	Old Policy Section & Page no.	New Policy Section & Page no.	Old Policy Benefit Limit	New Policy Benefit Limit	Only Available Under New Policy
Private Houses					
Personal money	Section 2 Pages 23 & 24	Section 1 Part B & C Page 16	£500	£1,000	
Personal credit cards	Section 2 Pages 23 & 24	Section 1 Part B & C Page 16	£750	£2,000	
Deeds and documents	Section 2 Page 21	Section 1 Parts B & C Page 16	£250	£1,000	
Visitors personal effects	Section 2 Page 22	Section 1 Part B Page 16	£250	£500	
Domestic employees personal effects	Section 2 Page 22	Section 1 Part B Page 16	£250	10%	
Property in the open	Section 2 Page 20	Section 1 Part B Page 16	£750	£1,000	
Legal liability in respect of domestic employees	Section 2 Page 22	Section 1 Part D Page 17	£2,000,000	£10,000,000	
Legal liability as occupier	Section 2 Page 20	Section 1 Part D Pages 17 & 18	£2,000,000	£5,000,000	
Property owners liability	Section 1 Pages 14 & 15	Section 1 Part D Pages 18 & 19	£2,000,000	£5,000,000	
Tenants liability	Not included	Section 1 Part B Page 18	N/A	10% sum insured part B	Yes
Separate storm and flood perils	N/A	Section 1 Pages 19 & 20	N/A	N/A	Yes
Rent & Alternative Accommodation	Section 1 Page 14	Section 1 Part A Page 22	15% of sum insured or 2 years	20% of sum insured or 2 years	
Loss of oil	Not included	Section 1 Part B Page 22	N/A	£2,500	Yes
Loss of metered water	Section 2 Page 21	Section 1 Part B Page 22	£1,000	£2,500	
Replacement keys / locks	Section 2 Pages 20 & 21	Section 1 Page 22	£250	£1,000	
Freezer contents	Section 2 Page 21	Section 1 Part B Pages 22 & 23	£250	Sum Insured Part B	
Trace & Access	Section 1 Page 15	Section 1 Part A Page 23	£1,000	£5,000	
Temporary removal	Section 2 Page 19	Section 1 Part B Page 23	15%	Sum Insured Part B	
Personal Accident	Not Included	Section 1 Page 23	N/A	£5,000	Yes
Clean Up Costs own land	Not included	Section 1 Page 24	N/A	£10,000	Yes
Evidence of Value Clause	Not included	Section 1 Page 25	N/A	N/A	
Guns Clause	Not included	Section 1 Page 25	N/A	N/A	
Thatched Property Clause	Not included	Section 1 Page 25	N/A	N/A	
Excesses in policy wording	Some included	None included - see Schedule	N/A	N/A	
Material Damage					
Definition of Machinery	Not included	Section 2 Page 26	N/A	N/A	
Impact peril changed	Section 4 Page 33 & Section 5 Page 38	Section 2 Page 27	N/A	N/A	
Separate storm and flood perils	N/A	Section 2 Page 27	N/A	N/A	Yes
Theft available as peril	N/A	Section 2 Page 28	N/A	N/A	Yes
Mysterious disappearance of livestock peril available	N/A	Section 2 Page 28	N/A	N/A	Yes
Subsidence peril available	N/A	Section 2 Page 28	N/A	N/A	Yes
AD peril available	N/A	Section 2 Pages 28 & 29	N/A	N/A	Yes
Fatal Injury & Transit of Livestock perils available	N/A	Section 2 Page 29	N/A	N/A	Yes
Sheep Worrying peril available	N/A	Section 2 Page 29	N/A	N/A	Yes
AD to pipes cables and drains included	Not included	Section 2 Page 29	N/A	N/A	Yes
Hail Peril included	N/A	Section 2 Page 30	N/A	N/A	Yes
Changes in tenancy condition non agr buildings	Not included	Section 2 Page 32	N/A	N/A	
Loss of metered water	Section 5 Pages 36	Section 2 Page 33	£1,000	£2,500	
Clean up costs own land	Not included	Section 2 Page 33	Not included	£10,000	Yes
Replacement keys / locks	Section 6 Page 41	Section 2 Page 36	£750	£1,000	

Policy Benefit / Feature	Old Policy Section & Page no.	New Policy Section & Page no.	Old Policy Benefit Limit	New Policy Benefit Limit	Only Available Under New Policy
Business Interruption					
Option for Gross Profit	Not Included	Section 3 Page 39	N/A	N/A	Yes
Option for Loss of Rent	Not Included	Section 3 Page 40	N/A	N/A	Yes
Option for Loss on Forced Sale of Dairy Cows	Not Included	Section 3 Page 40	N/A	N/A	Yes
Customers Extension	Section 12 Page 68	Section 3 Page 45	10%	No limit	
Suppliers Extension	Section 12 Page 68	Section 3 Page 45	10%	No limit	
Contractors Extension	Section 12 Page 68	Section 3 Page 45	10%	No limit	
Public Utilities Extension	Section 12 Pages 67 & 68	Section 3 Page 45	Unlimited	20% / £100000	
Accounts Receivable	Not included	Section 3 Page 45	Not Included	£5,000	Yes
Employers Liability					
Compensation for court appearance	Section 7 Page 45	Section 4 Page 49	Director - £100 & Employee - £50	Director - £250 & Employee - £150	
Manslaughter Extension	Not Included	Section 4 - Page 50	Not Included	£1,000,000	Yes
Public & Products Liability					
Pollution & Contamination Statutory Enforcement Costs	Not Included	Section 5 Part C Page 57	Not Included	£500,000	Yes
Compensation for court attendance	Section 8 Page 49	Section 5 Page 58	Director - £100 & Employee - £50	Director - £250 & Employee - £150	
Manslaughter Extension	Not Included	Section 5 Pages 58 & 59	Not Included	£1,000,000	Yes
Riding Establishments Act Exclusion	Not Included	Section 5 Page 55	No	Yes	
Groundworks Exclusion	Not Included	Section 5 Page 55	No	Yes	
School Visits Condition	Not Included	Section 5 Page 61	No	Yes	
Personal Accident & Sickness					
Sickness cover	Not included	Section 8	N/A	N/A	Yes
Unit based / Amount based	Section 14	Section 8	Unit	Amount	
Disappearance extension	Not included	Section 8 Page 68	N/A	N/A	Yes
Hi Jack Extension	Not included	Section 8 Page 68	N/A	N/A	Yes
Goods in Transit					
Travellers Samples	Not Included	Section 9 Page 71	N/A	N/A	Yes
Stockroom & Hotel Extension	Not Included	Section 9 Page 71	N/A	N/A	Yes
Property with customers	Not Included	Section 9 Page 71	N/A	£20,000	Yes
Property on demonstration	Not Included	Section 9 Page 71	N/A	£20,000	Yes
Property at exhibitions	Not Included	Section 9 Page 71	N/A	N/A	Yes
Legal Expenses					
Contract disputes cover	Not Included	Section 10 Page 75	N/A	N/A	Yes
Data Protection Act cover	Not Included	Section 10 Page 76	N/A	N/A	Yes
CAR	Not Included	Section 11	N/A	N/A	Yes
Terrorism	Not Included	Section 12	N/A	N/A	Yes
Computers	Not Included	Section 13	N/A	N/A	Yes