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This is a summary of our insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

**What is this type of insurance?** Farm policy provides a comprehensive range of covers, specifically tailored to meet the needs of your farming business. The policy offers benefits (set out below) depending on the cover you have chosen.



### What is insured?

Your Farm policy can be tailored to suit your needs. A minimum of two Sections must apply and one must be property related. Unless otherwise stated, you must pay an extra premium for each section.

#### If you have selected Farm dwelling house and contents;

Option A - Home Cover covers the following as standard:

- ✓ 1 (a) Fire Explosion Lightning or Earthquake (b) Smoke (c) Storm or Flood (d) Falling Trees or Branches (e) Falling Aerial Masts or Dishes (f) Aircraft (g) Impact (h) Subsidence or Heave or Landslip (i) Leaking or overflowing of water or oil (j) Stealing (k) Riot Civil Commotion Labour or Political Disturbances Strikes Vandalism or Malicious Acts
- ✓ 2 Breakage of Glass
- ✓ 3 Service pipes and Cables
- ✓ 4 Domestic Employees' Effects
- ✓ 5 Contents Temporarily Removed
- ✓ 6 Architects' Surveyors' Legal and other Fees & Associated Costs
- ✓ 7 Death Benefit
- ✓ 8 Door Locks replacement
- ✓ 9 Jury Service
- ✓ 10 Credit Cards
- ✓ 11 Fire Brigade Charges
- ✓ 12 Alternative Accommodation
- ✓ 13 Property in the Open
- ✓ 14 Frozen Foods
- ✓ 15 All Risks cover - where applicable
- ✓ 16 Radios Televisions Video and Hi-Fi Equipment

Option B - Economic Alternative Cover

- ✓ Fire only cover

#### If you have selected Farming Property;

This section provides cover for your buildings machinery equipment and other farm property.

- ✓ Loss or damage from specific causes such as fire, lightning, explosion, aircraft, earthquake, impact, riot, civil commotion strikers, locked-out workers, subterranean fire as standard up to the limits stated in your Schedule
- ✓ Storm cover on Farm Buildings available subject to our acceptance criteria being met

#### If you have selected Livestock;

This section provides cover at your selection for your cattle, horses, sheep or pigs as per your policy wording.

- Option A – Fire, Lightning, Explosion, Aircraft & Earthquake
- Option B – Electrocution



### What is insured? Continued...

Option C – Death from accidental violent external and visible means - see Livestock - Fatal Accident for operative cover

Option D – Death In transit

Option E – Dog attack or worrying by dogs (applies to sheep only)

#### If you have selected Employers Liability;

This section provides protection against your legal liability for bodily injury to your employees, up to a limit of indemnity of €13,000,000 including costs and expenses. The following additional cover is also included

- ✓ Legal costs and expenses in defending prosecutions under Health and Safety Legislation

#### If you have selected Public or Products Liability;

This section provides protection against your legal liability for bodily injury to third parties and damage to their properties. The standard limit of indemnity is €2,600,000. The following additional covers are also included:

- ✓ Legal costs and expenses are paid in addition
- ✓ Employee and visitors personal belongings

#### If you have selected Agricultural and forestry vehicles;

A range of covers is available (also for specified trailers)- comprehensive, third party fire and theft or third party only.

- ✓ Windscreen cover is included with Comprehensive cover and is an optional extra with third party fire and theft cover
- ✓ Passenger indemnity is included
- ✓ Standard trailer cover - Cover includes third party cover on unspecified trailer whilst attached (and whilst detached and out of use only insofar as to meet the requirements of any Road Traffic Legislation)

#### If you have selected Bulk milk storage installations;

This section provides protection against:

Contingency 1 – sudden and unforeseen loss of or damage to the installation

Contingency 2 – (subject to Contingency 1 being in force) deterioration putrefaction or loss of milk contained in installation caused by:

- ✓ Perils insured by Contingency 1
- ✓ Leakage of refrigerant fumes
- ✓ Non-operation of thermostatic or automatic controlling devices
- ✓ Failure of the public supply of electricity at the terminal point of the electricity other than deliberate acts of the supply authority



## What is insured? Continued...

### If you have selected Business Interruption;

- ✓ This section covers you for a reduction in gross profit / gross revenue and additional expenses incurred as a result of an insured loss under Section 2 Farming Property. The cover extends to include professional accountants fees for substantiating a claim where an adequate margin is allowed when fixing the sum insured

### Tax legal protection;

- ✓ Cover provided for Tax Protection: Revenue Audits, Employers Compliance & VAT Disputes

### If you have selected Personal Accident;

- ✓ Accidental bodily injury resulting in Death, Total and permanent loss of sight, Permanent loss of one or both hands or feet, permanent or temporary total disablement, temporary partial disablement and incurred medical expenses
- ✓ Sum Insured stated in Schedule of Insurance



## What is not insured? (Key policy exclusions only)

- ✗ Radioactive Contamination;
- ✗ Sonic Bangs;
- ✗ Terrorism;
- ✗ Pollution;
- ✗ Changes in water table levels;
- ✗ Date recognition;
- ✗ Cyber;
- ✗ Individual sections of your Policy and your Schedule may contain exclusions specific to your cover.



## Are there any restrictions on cover?

- ! Your excess, which is shown in your Schedule;
- ! Inner Limits applying to additional covers under your policy will be specified in your Policy;
- ! You will lose all benefits under this Policy if any claim is fraudulent in any way or if you or anyone acting on your behalf has used any type of fraud relating to this or any other insurance policy;
- ! Tax Legal Protection restrictions are outlined in your Policy.



## Where am I covered?

- ✓ Property and Business Interruption sections will provide insurance as set out in your Policy for insured Events which may happen at the premises as stated in the Schedule;
  - ✓ Liability section will apply to occurrences anywhere in the World but not in
    - connection with any business conducted by you from premises outside Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man
    - respect of death, bodily injury, shock, illness or disease of any person engaged by you outside of Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man for the purpose of work outside Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands or the Isle of Man
  - ✓ Tax Legal Protection section applies to the Republic of Ireland only;
- Refer to individual sections of your Policy for details of where you are covered if not stated above.



## What are my obligations?

- The answers in any proposal and declaration for this insurance or any information you have provided must be true and complete as far as you know;
- You or any other person on whose behalf payment is claimed must observe the terms and conditions of this Policy and if you are required to do or comply with terms conditions and provisions you must do so;
- You must disclose any facts or changes that may affect the risk;
- You must take all reasonable care to prevent death, bodily injury, shock, illness, disease, loss or damage and maintain all vehicles premises and plant and everything used in the business in proper repair and to act in accordance with all statutory obligations and regulations;
- You must immediately make good or remedy any defect or damage, which becomes apparent, or take such additional precautions as circumstances may require;
- You must let us know immediately about any event which may give rise to a claim under the Policy with all the details we may need and also if you become aware of any prosecution or inquest in connection with the event;
- You must not admit, deny, negotiate or settle a claim without our written permission;
- You must not carry out any alteration or repair as far as practicable until we have investigated;
- You must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information and any letter or legal summons or similar document we may reasonably need.

The provision of insurance under your Policy is conditional on you observing and fulfilling the General exclusions, conditions and terms of the Policy. If by law we have to make a payment that we would not otherwise have had to make, we will seek recovery of that outlay incurred from you.



## When and how do I pay?

In order to proceed with policy cover you must contact your broker in advance of the required cover start date to arrange for the payment of the premium. Payment options may include a cheque or credit/debit card payment for the full premium or a schedule of periodic direct debit instalments (note: a service charge may apply to direct debit instalments). Payment methods depend on the options available to you from your broker.



## When does the cover start and end?

Your Policy will remain in force for 12 months from the start date (or as otherwise shown in your Schedule). If you wish to renew your Policy and we agree to offer renewal of this insurance, the cover start and end date will be for the period stated in your renewal Schedule, as long as you continue to pay your premium.



## How do I cancel the contract?

You may cancel this Policy at any time by notifying us in writing. As long as no claim has happened during the current period of insurance, we will work out the premium for the period for which we have insured you and refund any balance, provided that the refund due to you amounts to at least €20.