



The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

## What is this type of insurance?

This is a farm insurance policy. It can offer flexible protection for farm and private property, agricultural vehicles, commercial earnings as well as legal liabilities.



### What is insured?

#### Loss or damage to your

Private dwellings (if you have chosen this cover)

Including fire, storm, escape of water, malicious damage and theft- together with flood and subsidence where insured

Farm Property (if you have chosen this cover)

Including fire, lightning, explosion and storm

#### In addition to the above,

Fatal injury to livestock (if you have chosen this cover)

Due to fire, lightning, explosion, storm, collapsed slats together with transit (where insured)

Agricultural Vehicles (if you have chosen this cover)

Third party, third party fire & theft or comprehensive

Personal Accident (if you have chosen this cover)

Death, loss of sight or limbs and temporary/ permanent total disablement

Hospitalisation (if you have chosen this cover)

Associated costs in the event of admission to hospital including additional payroll costs

Payment & Income Protection (if you have chosen this cover)

Basic payment protection up to €15,000

Loss of Income (if you have chosen this cover)

If a farm cannot operate due to an insured event

Loss of milk (if you have chosen this cover)

Due to fire, lightning, explosion, storm, power failure or accidental contamination

Growing crops and/or forestry (if you have chosen this cover)

Due to fire, lightning, explosion (and storm damage to forestry only where insured)

Employers Liability (if you have chosen this cover)

Limit of liability €13M

✓ Public Liability

Limit of liability €3M



### What is not insured?

- ✗ Wear and tear
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act
- ✗ Any person who's driving and is not covered
- ✗ Incorrect fuelling
- ✗ Loss or damage to fences, gates or boundary walls
- ✗ Own-property damage caused by domestic pets
- ✗ The first portion of any claim (known as an excess).

The amount of excess will depend on the type of loss or damage as follows:

#### 1. Private dwellings

- Subsidence €5000
- Escape of water €500
- All other claims €250

#### 2. Agricultural Vehicles

- Accidental damage to Forage Harvesters (excluding glass) €650

#### 3. Livestock

- Theft of livestock €500
- Sheep worrying €100

#### 4. Loss of income or crops

- Forestry storm damage €3500
- Forestry damage other than storm €125



## Are there any restrictions on cover?

- ! If the private dwelling is unoccupied for more than 40 consecutive days cover is restricted to fire, lightning and explosion
- ! There is no cover for loss or damage or legal liability in respect of ownership or use of any genetically modified crops



## Where am I covered?

Your policy applies to the property shown in the schedule. Depending on the cover you have chosen, cover will apply in

- ✓ The Republic of Ireland
- ✓ The UK, Channel Islands & Isle of Man
- ✓ Elsewhere in accordance with the Road Traffic Act



## What are my obligations?

- You must disclose all facts likely to influence the acceptance of your application (including previous farm or motor insurance losses)
- Your application must be accurate and truthful
- You must ensure your sums insured represent replacement costs (to avoid the effects of under-insurance)
- You must keep your property (including all gates and fences) in good working order
- You must adhere to all relevant agricultural health & safety legislation including the provision of a farm safety statement.



## When and how do I pay?

- If you are a Direct customer you can pay by cash, debit/credit card or monthly instalments
- If you are a Broker customer, please ask your Insurance Broker for payment option information.



## When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



## How do I cancel the contract?

You can cancel a new farm policy within 14 days of purchase, we will refund your entire premium provided there are no claims. If you cancel during the period of insurance we will refund the premium on a proportionate basis provided there are no claims.