



Notice to Policyholders

Important News for Victor Insurance Multi Cover Agriculture Policy

This notice forms part of your Victor Insurance Multi Cover Agriculture Policy. Please read this notice in conjunction with your Policy Wording and Schedule; it provides details of key changes that affect your Policy.

These changes apply to your Victor Insurance Multi Cover Agriculture Policy Wording from the renewal date of your Policy.

Key change	Detail	What this means to you
The Underwriters	<p>Amlin UK have been replaced as the insurer of Sections 1-8 and 11-13 by</p> <p>Ageas Insurance Limited Registered address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA Registered in England and Wales No 354568 Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial services register No 202039.</p>	Sets out the revised position
How to make a complaint	Details of How to make a complaint under Sections 1-8 and 11-13 have been updated	Provides guidance on how to raise a complaint and what to do if you are not satisfied with our response
Making a claim	Details of How to make a claim under Sections 1-8 and 11-13 have been amended	New contact details should you need to make a claim
Privacy Notice	The Privacy Notice has been updated in respect to Sections 1-8 and 11-13	This explains how Ageas Insurance Limited use your data

Victor Insurance is a trading name of Marsh Ltd. Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511)

Key change	Detail	What this means to you
General Definitions Damage	A new definition introduced	Clarifies what we mean when we use the term Damage (some sections have their own definition of Damage, where this happens, the section's definition will apply.)
General Definitions - Polluting or Contaminating Substance	A new definition introduced	Supports new General Exclusion Pollution and Contamination and clarifies our position under Section 8 Public and Products Liability
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General Conditions Cancellation - Your Rights	This condition has been updated	Provides details of how to cancel the policy outside of the "cooling off" period
General Conditions Cancellation - Our Rights	This condition has been updated	Provides details of why and how we may cancel your policy
General Exclusions Date Recognition	This exclusion now applies to sections 7, 8, 11, 12 and 13	Sets out the revised position
General Exclusions Electronic Risks	This exclusion now applies to sections 7, 8, 11, 12 and 13	Sets out the revised position
General Exclusions Radioactive Contamination	This exclusion now applies to sections 11 and 12	Sets out the revised position
General Exclusions Pollution or Contamination	A new exclusion is added.	Clarifies the cover provided in respect of Pollution or Contamination

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Key change	Detail	What this means to you
Flood Excess increase to Section 1 Property and Livestock.	The Excess in respect of peril 11 Flood is increased to £500 unless otherwise specified	In the event of a claim resulting from Flood the standard excess is £500 unless otherwise specified
Livestock Excess inclusion to Section 1 Property and Livestock	All Livestock claims resulting from perils 1-24 (Excluding peril 19) will now be subject to a £100 excess	In the event of a claim an excess will now be applicable as stated on the schedule
Excess Increase to Peril 19 Fatal Injury of Section 1 Property and Livestock	The first amount of each and every claim has increased to £450	In the event of a claim relating to peril 19 Fatal Injury and unless otherwise specified you will pay the first £450
Extensions to Section 8 Public and Products Liability	Amendment to Pollution and contamination statutory enforcement costs	Clarifies that we will not pay for damage to property or buildings not covered under your policy
Section 11 Personal Accident and Sickness Deferment period increased	The deferment period in respect of sickness is defined as 14 days	Claims will not be paid for sickness during the deferment period.

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