



Commercial Motor Agriculture

Effective for policies incepting on or after 1st
October 2019

Summary of cover

Commercial Motor - Agriculture Policy Summary



The information provided in this summary is key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request and in your quotation.

Who we are

This insurance is administered and underwritten by Marsh Limited t/a Victor Insurance on behalf of MS Amlin Insurance SE (UK Branch). MS Amlin Insurance SE is authorised by the National Bank of Belgium in Belgium and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. In some respects the regulatory system applying will be different from that of the United Kingdom.

Our product

Our motor insurance policy is suitable for customers with UK, Channel Islands and Isle of Man registered vehicles and UK based businesses. We offer Comprehensive, Third Party Fire and Theft and Third Party Only policies. We provide a 24hr claims helpline and an approved repairer network.

Cover (options)

All cover is subject to MS Amlin's underwriting and acceptance criteria.

Third Party Only (TPO) Third party death or bodily injury (unlimited cover) and third party property damage subject to limits.

Third Party Fire and Theft (TPF&T) As TPO but includes cover against theft or attempted theft or damage to your vehicle by fire.

Comprehensive (Comp) As TPF&T but includes accidental damage cover to your vehicle, trailer or implement and other benefits.

Significant Features by Cover, Policy Limits and Significant Exclusions					
Section	Comp	TPF&T	TPO	Specific Exclusions / Limitations	
Section 1 - Liability to Third Parties for:					
1	death or injury				Unlimited Liability
	damage to cars	✓	✓	✓	Limited to GBP20,000,000
	damage to vehicles carrying hazardous goods	✓	✓	✓	Limited to GBP1,200,000
	damage to all other vehicle types				Limited to GBP5,000,000
Section 2 - Loss of or Damage to your Vehicle, Trailer or Implement					
2	Accidental / Malicious Damage	✓	✗	✗	Market Value of Vehicle
	Fire	✓	✓	✗	Market Value of Vehicle
	Theft	✓	✓	✗	Market Value of Vehicle
	Incorrect fuelling	✓	✗	✗	Market Value of Vehicle
	Trailers	✓	✓	✗	Market Value of Vehicle Limited to Value of GBP100,000 unless otherwise declared and accepted. Excludes catering trailers unless otherwise declared and accepted
Section 3 - Additional Benefits					
3	New Replacement Vehicle	✓	✗	✗	Limited to: Cars and Commercial Vehicles up to 7.5 Ton only
	Glass and Windscreen	✓	✗	✗	All vehicle types – unlimited cover and no excess for repairs Any Repairer GBP75 excess
	Audio Visual	✓	✗	✗	Limited to: GBP1,000 or GBP30,000 for GPS equipment used for precision farming
	Replacement Locks	✓	✗	✗	Limited to GBP1,250
	Personal Accident	✓	✗	✗	Limited to: GBP15,000 Excludes: Drivers under 17 and over 70 years of age Suicide / attempted suicide
	Emergency Accommodation and Travel Expenses	✓	✗	✗	Limited to: GBP100 per person but subject to GBP400 maximum for any one event
	Medical Expenses	✓	✗	✗	Limited to GBP500 per person
	Child Car Seat Cover	✓	✗	✗	Limited to GBP500 for any one event
Uninsured loss recovery	✓	✗	✗	Limited to GBP100,000 any one claim	
4	Section 4 - Personal Effects	✓	✓	✗	Limited to GBP500 per event
5	Section 5 - Prosecution Defence Costs	✓	✓	✓	Limited to GBP2,000,000 Excludes fines, penalties, costs incurred without our consent
General Exclusions:					
Loss, damage or liability arising from the carriage of hazardous goods unless declared and accepted by us.					
Death of or injury to the driver except under the Personal Accident Section (if covered).					
Third party liabilities while the insured vehicle is in any area to which aircraft have access.					
Contractual liability.					
Loss, damage or liability arising from the carriage of hazardous goods unless declared and accepted by us.					
Third Party Only - excludes Loss of or damage to the vehicle or its contents.					
Third Party Fire and Theft - excludes Loss of or damage to the vehicle or its contents, except following fire or theft. Theft when your vehicle is not locked and secure.					
Comprehensive - excludes your excess, wear & tear, loss of use of your vehicle, theft when your vehicle is not locked and secure.					

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Other Covers Extensions

These include but not limited to: Cross Liabilities, Contingent Liability, unlimited foreign travel for private cars (within EU countries).

Duration of the policy

Our policies are normally for a period of 12 months and may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

Policy Cover and Endorsements

Your quotation and policy schedule may refer to and contain endorsements which enhance or limit the standard policy terms, conditions, limits and exclusions. It is important you read them carefully in conjunction with the policy and raise any queries with your insurance adviser. Failure to comply with the terms of an endorsement could result in a claim being declined.

Where you are covered

The United Kingdom and any member country of the European Union and in any other country which has made arrangements which meet the insurance conditions of and are approved by the Commission of the European Union.

Your obligations

You must notify us as soon as reasonably possible:

- if you become aware that information you have given us is inaccurate;
- of you becoming aware of any changes in the information you have provided to us which happen before or during the period of insurance;
- if a claim for liability is made against you, and forward any letter, claim, writ, summons or other legal document you receive.

You must not admit liability or offer or agree to settle any claim without our written permission.

You must take all reasonable steps to protect your vehicle from loss or damage and to keep it in roadworthy condition.

You must take all reasonable steps that you can to avoid or keep losses as low as possible under this insurance.

From time to time you may need to review the cover provided and update this, please contact your insurance adviser.

Paying your premium

For full details of when and how to pay, you should contact your insurance advisor.

How to make a claim

If you need to make a claim, please contact us at your earliest opportunity. We offer a 24 hour helpline to assist you to report claims. Helplines: Glass and Windscreen 01245 396260
All other claim damage 01245 396544

Cancellation

Cancellation By You - You may cancel this policy anytime during the period of insurance by notifying your insurance advisor that cover is no longer required. For Channel Island and Isle of Man risks certificates and windscreen discs are required to be returned.

If cover has not started we will provide a full refund of the premium paid. If cover has started we will refund the premium for the exact number of days left on the policy

If there is any outstanding premium to be paid to us by you at the time of cancellation this will be deducted from any applicable refund and the remaining balance paid to you.

If the premium for this policy is being paid through a finance house and this policy is cancelled, any refund will be paid to the finance house before any remaining refund is released to you.

Cancellation By Us - We may cancel the policy by giving you 30 days' notice in writing and we will refund a proportionate part of the premium for the unexpired period of the policy.

Non-payment of Premium - If you fail to pay your premium we will give you 14 days' notice in which to pay the premium. If payment has not been received within that time period the policy will be cancelled.

Premium adjustments

Where you make any changes to the policy and any additional premiums payable fall below GBP 25 + Insurance Premium Tax (IPT) at the prevailing rate, we will make no charge. If the change gives rise to a refund of premium and this falls below GBP 25 + IPT, no refund will be given. This does not apply to the cancellation of your policy.

Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact MS Amlin or your broker where applicable. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time. Making a complaint does not affect any of your legal rights.

MS Amlin's contact details are:

Post: Complaints, MS Amlin Insurance SE (UK Branch),
The Leadenhall Building, 122 Leadenhall Street,
London EC3V 4AG

Telephone: +44 (0) 207 746 1300
Fax: +44 (0) 20 7746 1001

Email: complaints@msamlin.com

If for any reason we are unable to resolve your complaint you may refer it to the UK Financial Ombudsman Service (if you are an eligible business) and full details will be provided at each stage of the process. Further details can be found in "How to make a complaint" in the policy wording.

Compensation

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstance of your claim.

Further information about the scheme is available from the FSCS website: www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

Choice of Law

The law of England and Wales will apply to this policy and this policy will be subject to the exclusive jurisdiction of the courts of England unless:

- a. You and we agree otherwise; or
- b. At the commencement of this policy you are resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply and this policy will be subject to the exclusive jurisdiction of the courts of that country.

Any dispute as to the amount to be paid under the policy shall be settled by arbitration.



www.victorinsurance.co.uk

Victor Insurance is a trading name of Marsh Ltd.
Registered in England and Wales Number: 1507274,
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Marsh Ltd is authorised and regulated by the Financial Conduct Authority.