



Commercial Motor Agriculture

Effective for policies incepting up to and including
30th September 2019

Summary of cover

Commercial Motor Agriculture Summary of Cover

Key covers, features and exceptions

Your policy includes the following key covers, features, benefits and significant exclusions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

The Underwriter

This insurance is underwritten by certain underwriters at Lloyd's and other insurance companies as noted below, referred to collectively as the 'Underwriters' who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The subscribing Underwriters' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Section	Underwriter
All sections	Amlin UK is a trading name of Amlin UK Limited. Amlin UK Limited is wholly owned by and an Appointed Representative of Amlin Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918. Amlin UK Limited is registered in England No. 2739220. Registered office: The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AG.

Our product

Motor insurance suitable for all types of UK registered vehicles and businesses of a rural nature including cars, commercial vehicles, agricultural & forestry machinery, special type vehicles and agricultural trailers on the policy. Subject to Amlin underwriting acceptance criteria we offer Comprehensive, Third Party Fire and Theft and Third Party only policies.

Cancellation

You may cancel the insurance by notifying your insurance adviser that cover is no longer required.

Cooling Off Period - You have the right to cancel the policy within 14 days from inception or renewal or from the date you received the documents (whichever is later) and receive a proportionate refund for the unexpired period of the policy. If you cancel outside of the cooling off period we will refund the premium for the exact number of days left on the policy.

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.

Where you have agreed to pay your premium by instalments and you fail to pay the initial deposit, cover will be cancelled from inception or the last instalment date as applicable.

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.

Making a claim

To make a claim or to report an incident please telephone our 24 hour helpline on 01245 396544.

Important note: Please do not ask for help from a lawyer, accountant or anyone else before we have agreed that you should do so. If you do, we will not pay the costs involved even if we accept the claim.

Cover

This depends on the type of cover you have selected. All cover is subject to Amlin underwriting and acceptance criteria.

Third Party only

Third party death or bodily injury (unlimited cover) and third party property damage (£20,000,000 for private cars and £5,000,000 all other vehicles unless otherwise stated in the schedule).

Third Party Fire and Theft

As Third Party only but includes cover against theft or attempted theft or damage to your vehicle by fire.

Comprehensive

As Third Party Fire and Theft but includes Accidental Impact damage cover to your vehicle and glass breakage.

Features and benefits

Cover	Comprehensive	Third Party Fire & Theft	Third Party only
Section One – Damage: Loss of or Damage	Yes	No	No
Section One – Damage: Audio equipment fitted as standard by the vehicle manufacturer	Yes	Yes	No
Section One – Damage: Glass – Replacement cost is subject to excess.	Yes	No	No
Section One – Damage: Glass Repairs free of excess	Yes	No	No
Section Two – Liability: Cars £20,000,000 limit	Yes	Yes	Yes
Section Two – Liability: Other vehicles £5,000,000 limit	Yes	Yes	Yes
Section Two – Liability: Indemnity to principals	Yes	Yes	Yes
Section Two – Liability: Movement of Third Party vehicles	Yes	Yes	Yes
Section Two – Liability: Legal fees	Yes	Yes	Yes
Section Three – Additional benefits: Medical expenses	Yes	No	No
Section Three – Additional benefits: Uninsured loss recovery	Yes	Yes	Yes

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.



www.victorinsurance.co.uk

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