



Agricultural Vehicle Insurance

April 2021

An insurance package for your business available for:

- Customers who are Full Time Farmers, Smallholders, Market Gardeners or Nurserymen.
- Landowners & Estate Owners if their land is used exclusively for agricultural purposes.
- Vehicles constructed or adapted for use off road and are used exclusively for agricultural, horticultural or forestry purposes.

Why choose the AXA Agricultural Vehicle Insurance?

Tailor-made for Your Business – Agricultural Vehicle Insurance provides 3 levels of cover to choose from to best meet your needs. This insurance can provide cover on a fully Comprehensive, Third Party Fire & Theft or Third Party Only basis depending on the level of cover selected.

Flexibility for You – If there is more than one vehicle covered under this contract each vehicle will be considered as being independent of any other on the schedule with regards to the scope of cover provided. There is no limit to the number of vehicles that can be covered under this Insurance Policy. However, if you have eight or more agricultural vehicles (excluding trailers) plus a number of other vehicle types, i.e. Range Rovers, Heavy Goods Vehicles, you may wish to consider our Fleet Insurance Product.

Loan, Hire or Reward – We will provide cover to any person to whom you loan or hire a vehicle whether for reward or not to the same level of cover selected.

Spreading Your Cost – You can take up the option to pay your annual premium by monthly direct debit – helping you to manage your cashflow. There may be a charge associated with this. Please speak to your Insurance Adviser for details.

Expert Claims Management – We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business.

Policy Summary

This document is a summary of the insurance cover provided by the Agricultural Vehicle Insurance and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Provides cover in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Automatic Minimum compulsory motor insurance for EU and EU approved countries is provided.

Features and benefits

Comprehensive	Third Party Fire and Theft	Third Party Only	Policy Ref
Legal Liability for death or injury to other people – unlimited amount	Legal Liability for death or injury to other people – unlimited amount	Legal Liability for death or injury to other people – unlimited amount	Page 7
Legal Liability limited in amount for damage to other people’s property due to accident involving your vehicle	Legal Liability limited in amount for damage to other people’s property due to accident involving your vehicle	Legal Liability limited in amount for damage to other people’s property due to accident involving your vehicle	Page 7
Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	Page 7
Emergency Medical Treatment	Emergency Medical Treatment	Emergency Medical Treatment	Page 7
Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost, stolen or damaged	Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft		Page 8
Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by this Policy	Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address following an accident covered by this Policy if the damage is as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft		Page 8

Features and benefits *continued*

Comprehensive	Third Party Fire and Theft	Third Party Only	Policy Ref
Specified Trailers listed in an effective Schedule as long as it is only being used for agricultural, horticultural or forestry work to the level of the cover selected for your vehicle whilst attached and detached	Specified Trailers listed in an effective Schedule as long as it is only being used for agricultural, horticultural or forestry work to the level of the cover selected for your vehicle whilst attached and detached		Page 9
Unspecified Trailers will be covered in respect of Legal Liabilities to Third Parties and against losses as arising out of Section 2 of the Policy subject to a limit of £5,000 but only whilst attached to your vehicle	Unspecified Trailers will be covered in respect of Legal Liabilities to Third Parties and against losses as the result of Fire, self ignition, lightning, explosion, theft or attempted theft subject to a limit of £5,000 but only whilst attached to your vehicle	Unspecified Trailers will be covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Page 9
Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to your vehicle	Page 8
We will provide cover to any person to whom you loan or hire a vehicle whether for reward or not to the same level of cover selected	We will provide cover to any person to whom you loan or hire a vehicle whether for reward or not to the same level of cover selected	We will provide cover to any person to whom you loan or hire a vehicle whether for reward or not to the same level of cover selected	Page 10
Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader	Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader	Cover under the Policy will continue whilst your vehicle is in the hands of a Motor Trader	Page 10
If we make a payment which is not covered by this Policy you must pay us back the amount we pay	If we make a payment which is not covered by this Policy you must pay us back the amount we pay	If we make a payment which is not covered by this Policy you must pay us back the amount we pay	Page 10

Significant or Unusual Exclusions and Limitations

Limitations

Cover against damage to Third Party property is limited to £5,000,000

Operational Risks are included but we exclude damage caused to Pipes and Cables or if the work gives rise to Subsidence Flooding or Water Pollution to surrounding third parties

Exclusions

Liability arising out of Crop Spraying and Lime Spreading

We will not pay for losses as the result of theft if the ignition or entry device is left in or on the vehicle

Financial loss as the result of depreciation, wear and tear or loss of use of your vehicle

Mechanical or electrical breakdown, failure or breakages

Loss or damage where possession of your vehicle has been obtained by fraud, trick or false pretence

Cover will not apply if your trailer is attached to any vehicle other than your vehicle

Cover will not apply if you are towing any disabled mechanically propelled vehicle for hire and reward

Any Loss of or Damage to any property in or on any trailer or mechanically propelled vehicle

There is no cover whilst your vehicle is being driven by anyone who is disqualified from driving or has never held a driving licence

All liabilities whilst your vehicle is airside on any airport or airfield premises

Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands

Radioactive contamination, war risks, pollution & contamination & terrorism

Applies to

Section 1 – Legal Liability to Third Parties

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Applies to

Section 1 – Legal Liability to Third Parties

Section 2 – Loss or Damage to Your Vehicle

Section 2 – Loss or Damage to Your Vehicle

Section 2 – Loss or Damage to Your Vehicle

Section 2 – Loss or Damage to Your Vehicle

Section 3 – Trailers and Disabled Vehicles

Section 3 – Trailers and Disabled Vehicles

Section 3 – Trailers and Disabled Vehicles

Section 11 – General Exclusions

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Section 11 – General Exclusions

Excesses

Comprehensive	Third Party Fire and Theft	Third Party Only
£75 for all damage claims	£75 for all damage claims	
£75 windscreen excess		
£150 additional excess if the vehicle is a Quad Bike, Trike or All Terrain Vehicle (ATV)	£150 additional excess if the vehicle is a Quad Bike, Trike or All Terrain Vehicle (ATV)	
£100 in respect of internal damage to machinery due to the ingestion of foreign matter		

Policy duration

This is an annually renewable Policy.

Vehicle Values

This is not an agreed value contract but you must declare the true current value of the vehicle(s) including any fitted accessories for rating and risk acceptance purposes. Failure to declare an accurate value may prejudice your position in the event of a claim.

Law applicable

You and we can choose the law which applies to this Policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this Policy.

Policy Administration Fees Condition

We may charge you an administration fee if we

- make any changes to the Policy on your behalf
- agree to cancel the Policy, or
- are requested to print and re-send the Policy documents to you.

We will not make a charge without informing you.

Making a complaint

If you have a complaint about your Policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your Policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

Regulatory Status

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

This document is available in other formats.

If you would like a Braille, large print or audio version, please contact your insurance adviser.

www.axa.co.uk

