

Farm Protection Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG

Product: Farm Protection Insurance

Registered in Germany (reg no 133359). Registered in Ireland as a branch (reg no 910127) with registered branch office at Zurich House, Frascati Road, Blackrock, Co. Dublin, A94X9Y3. Zurich Insurance Europe AG is authorised by the Federal Financial Supervisory Authority (BaFin) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules (firm reference C529842).

This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This Farm Protection Policy offers you a choice of selective covers ranging from loss or damage to your farm property, protection from farm business interruption by such damage, and your liability to employees and the general public for injury or damage. Specific agricultural motor vehicles cover is available for special vehicles and this provides the compulsory insurance required to drive a vehicle on a public highway. Cover is also available for personal accident fatal or bodily injury to you, your family or selected employees.

In addition comprehensive home and household contents cover can be included for your farmstead.

Important: Cover and restrictions will vary depending on which options you have chosen.



What is insured?

This Policy Covers:

- ✓ Loss or damage caused by sudden and unforeseen events such as: fire, lightning or storm.

Depending on the options you have chosen, the following covers may apply to your policy:

Farm Commercial cover:

- ✓ Cover for the property insured (which includes buildings, farming machinery & equipment, agricultural produce and fire brigade charges) as stated in the schedule.
- ✓ Cover for livestock as a result of fatal injury from specific events.
- ✓ Cover for loss of milk.

Business Interruption cover

- ✓ Cover for loss of income and additional increased costs during the interruption period resulting from insured loss or damage.

Employers Liability

- ✓ Legal liability as an employer for bodily injury to employees during the course of their work.

Public Liability

- ✓ Legal liability to the public for bodily injury or accidental property damage.

Products Liability

- ✓ Legal liability for bodily injury or accidental property damage caused by products supplied.

Agricultural Tractor/Motor Special Types

- ✓ Liability to third parties. This cover provides insurance for the liability of you (and any other person shown in your Certificate of insurance) for injury or damage to third parties arising from the use of any insured vehicle or trailer.
- ✓ Loss or Damage: Covers loss or damage to any vehicle described in the schedule and/or its accessories and spare parts while attached or on the vehicle.
- ✓ A choice of cover is available from comprehensive, third party fire and theft or third party only.

Farm Personal Accident

- ✓ Covers you, your family or other specified persons for bodily injury resulting solely and directly from an accident. Covers include: death, loss of limbs, loss of sight, permanent disability, temporary total disability benefit, and temporary partial disability benefit.

Farm Home Insurance

- ✓ Loss or damage caused by sudden and unforeseen events such as: fire, storm, flood, subsidence, theft, escape of water, escape of oil, malicious damage and glass breakage.

Farm Home Buildings cover includes:

- ✓ Buildings replacement up to the sum insured to repair, replace or rebuild your property in the same form.
- ✓ Legal liability as owner of the property for bodily injury or accidental property damage.
- ✓ Damage to underground pipes and cables.
- ✓ Tracing a leak at the home.

Farm Home Contents cover includes:

- ✓ Contents replacement up to the sum insured to repair or replace your contents as new.
- ✓ Replacing locks if the house keys are stolen.
- ✓ Unlimited cover for replacing food in the freezer or fridge, if the appliance breaks down or after a power failure.
- ✓ Temporary removal of contents.
- ✓ Alternative accommodation if your home can't be lived in following a claim.
- ✓ Legal liability as owner or occupier of the home for bodily injury to domestic employees.
- ✓ Legal Liability as occupier of the home for bodily injury or loss of or damage to property.
- ✓ Personal legal liability.

Farm Home Cover available at additional cost:

- ✓ All risks/personal possessions, sports equipment, pedal cycles, trailer caravans and boats.



What is not insured?

- ✗ The first amount of any claim (known as the excess). Refer to your schedule and policy.
- ✗ Any loss or damage caused by wear and tear, gradual deterioration, depreciation or any other gradually operating cause.
- ✗ Loss or damage if any part of the buildings suffered previous loss or damage by subsidence, ground heave or landslide unless advised and accepted by us.
- ✗ Any criminal or deliberate act by you or your family.
- ✗ Theft or malicious damage caused by someone lawfully on the premises.
- ✗ Poor or faulty workmanship and/or materials.
- ✗ Fees incurred by you in preparing a claim.
- ✗ Refer to your policy document for other exclusions.



Are there any restrictions on cover?

- ! The cover is reduced if the farm property is unoccupied or the home is unoccupied or unfurnished for more than 30 consecutive days with theft, malicious damage, escape of water or oil, glass breakage and trace and access withdrawn.
- ! Vehicles insured can only be driven by those persons specified on the Certificate of Insurance who have a valid driving licence.
- ! Vehicles can only be used for the purpose specified on your Certificate of Insurance.
- ! In the case of inadequate sums insured your claim settlement will be reduced in proportion to the level of underinsurance.
- ! We will not pay more than the sum insured specified in the schedule of insurance.
- ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Refer to your policy documentation for any other restrictions that may apply.
- ! We would draw your attention specifically to the General Exclusions section of the Policy and the exclusions and exceptions set out in each section of the Policy.



Where am I covered?

- ✓ At the farm property and home at any of the premises listed in the schedule.
- ✓ Farm commercial – within the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ Business interruption – within the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ Employers liability – within the Republic of Ireland.
- ✓ Public liability – within the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands.
- ✓ Products liability – anywhere in the world in respect of products supplied from Republic of Ireland.
- ✓ Personal accident – within the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands. The rest of the world for the purposes of travel only.
- ✓ Agricultural tractor/motor special types – within the Republic of Ireland, Northern Ireland, Great Britain, Isle of Man and the Channel Islands. In addition you may use the vehicle in any country which is a member of the EU.
- ✓ Farm home and contents – at the location listed in the schedule.
- ✓ All risks/Personal possessions in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands and elsewhere for 60 days.
- ✓ Liability to the public as private individuals – anywhere in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands or elsewhere for 30 days.



What are my obligations?

It is your responsibility to

- Answer all questions asked by us in connection with your application honestly and with reasonable care.
- Ensure any information provided voluntarily is provided honestly and with reasonable care.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes.
- Take reasonable steps to safeguard your property against loss, damage and prevent injuries.
- Do all you can to reduce any costs, damage, injury or loss.
- Maintain your property in a good condition.
- Comply with Conditions listed in the policy document.
- Pay the premium or premium instalments on time.
- Tell us about any claims immediately.
- Provide all the information and help we need related to a claim being made.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.



When and how do I pay?

Premium for this policy may be paid in one single amount. An instalment payment facility may be available. Payment for this policy may be made by personal cheque, credit or debit card.



When does the cover start and end?

The contract will commence and end on the date stated on your schedule. Standard policy term is 12 months and then may be renewed.



How do I cancel the contract?

You may cancel the policy at any time by giving us notice in writing and in such event you will be entitled to a pro-rata refund of any Premium already paid by you in respect of the remainder of the period of insurance. This is on condition that there are no claims made or pending on the policy in the current period of insurance. No administration charge will be applied if you give notice in writing of your intention to cancel the Policy within 14 working days from the date the Policy is concluded (the "Cooling-Off Period"). If you cancel the Policy outside of the Cooling-Off Period, we will deduct an administration charge from any return of premium.

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