

KEY FACTS



ALL RISKS – SHEDS, EQUIPMENT, CUPS AND TROPHIES

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by The National Farmers Union Mutual Insurance Society Limited (NFU Mutual) All Risks – Sheds, Equipment, Cups & Trophies policy. If you require full details of the cover including complete terms, conditions and exclusions a copy policy can be provided by contacting the RHS.

Type of Insurance and Cover

Cover is provided for loss of or damage to property anywhere in the United Kingdom, the Isle of Man and the Channel Islands.

SIGNIFICANT FEATURES AND BENEFITS

- * Selectable level of cover of £5,000, £10,000, £15,000 or £20,000 any one loss.
- * Definition of property is “*Cups, trophies, shields, audio visual equipment, show equipment, promotional materials, furniture, catering equipment, lawn mowers, garden equipment and the like owned by the Group or held in trust for which the Group is responsible*”.
- * Huts and sheds are included.
- * Completion of proposal form only required for first application or a change in cover type.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- * Wear and tear, inherent vice or defect or faulty design, materials or workmanship.
- * The first £50 of any claim.
- * Greenhouses, Cloches, Frames or Polytunnels are not covered.
- * Any security protections you have must be maintained in good working order and put into full operation whenever your premises is closed or unattended.
- * Depreciation, electrical and mechanical breakdown.

Policy Period and Cancellation Rights

The policy runs for 12 months from 1st September each year.

There is no right of cancellation.

Claims

To report a claim please contact NFU Mutual on **01789 202 558**.

The Law

You and NFU Mutual are entitled to choose the law applicable to the insurance policy. NFU Mutual proposes to choose English Law as the law applicable to the insurance policy.

The contract and the relationship between NFU Mutual and you shall be governed by, and interpreted in accordance with, English Law. The contract shall be subject to the non-exclusive jurisdiction of the English Courts.

Complaints Procedure

NFU Mutual strives to provide its customers with the highest level of service. If you wish to make comments of any kind about our service please contact them on **0800 316 4661**.

If you are not satisfied with the way in which they have dealt with your complaint, please write to: The General Manager, NFU Mutual, Tiddington Road, Stratford-upon-Avon CV37 7BJ.

In the unlikely event that you remain dissatisfied, the Financial Ombudsman Service may be prepared to review your complaint. You can find out more at www.financial-ombudsman.org.uk or by calling 0845 080 1800.

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