

KEY FACTS



LIABILITY INSURANCE

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) Liability 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 in respect of legal liability to pay compensation including legal costs for:-

- Accidental death or personal injury to any person including employees and volunteers. On the Employers Liability section, cover includes industrial disease.
- Accidental loss or damage to property belonging to other people.
- Accidental obstruction, loss of amenities, trespass or nuisance.

SIGNIFICANT FEATURES AND BENEFITS

- * Cover applies anywhere in the United Kingdom, the Isle of Man or the Channel Islands.
- * Indemnity limit of £2 million or £5 million as selected. £10 million applies for employees or volunteers.
- * Includes damage to hired or rented premises.
- * Includes liability arising as a result of sudden and accidental pollution or contamination.
- * Completion of proposal form only required for first application or a change in cover type.
- * You will be issued with an annual Certificate of Employers Liability which must be displayed and then preserved for 40 (FORTY) years thereafter.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- * Liability for punitive, exemplary, aggravated or multiplied damages.
- * Liability from ownership or use of railways, powered watercraft or aircraft.
- * The first £50 of any damage to other people's property.
- * Damage to property arising from contractual liability or liability assumed under an agreement.
- * Liability for damage to property in your custody or control apart from personal effects or premises leased or rented.
- * Liability arising as a result of giving advice for a fee.

Policy Period and Cancellation Rights

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

There is no right of cancellation.

Claims

If anything happens that may give rise to a claim you must advise NFU Mutual as soon as possible 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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