



Stuart Benger & Company Ltd

Millennium Farm Scheme – Farmers Combined Policy

Policy Summary

If you are an individual, taking out a policy that covers you for both business and personal use could mean that you lose certain regulatory protections that would be available to you if you bought the cover for personal use separately. These include the right to cancel the policy without penalty within 14 days and stricter regulation of product disclosure and claims handling.

The Millennium Farm Scheme - Farmers Combined Policy is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms & conditions then applicable.

You can select the cover that suits your needs from the following Sections. (NB. The policy must as a minimum have either the Property Damage section plus two others, or the Property Damage section and the Public Liability Section).

- Property Damage Insurance
- Livestock (Non Disease) Insurance
- Foot & Mouth Insurance
- Brucellosis Insurance
- Livestock (Disease) Insurance
- Loss of Income Insurance
- Money Insurance
- Legal Expenses
- Deterioration of Stock
- Milk in Tanks
- Liability Insurance (Public/Products Liability & or Employers)
- Personal Accident Insurance
- Home Insurance
- Terrorism (this may be purchased in addition to Property Damage and/or Loss of Income and/or Home Insurance)

Full details of the covers you have chosen will be shown in your quotation letter, renewal invitation or Policy document.

The following tables provide only a summary of the main policy benefits available, and a summary of the Terms, Conditions & Exclusions. For full details of these you should read the policy document, a copy of which will be provided on completion of your contract, or at any time on request.

PROPERTY DAMAGE INSURANCE – provides cover for loss of or damage to your farm buildings and other farm property as a result of any of the Insured Covers.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Insured Covers :</p> <p>Standard Cover</p> <p>Loss or Damage caused by Fire, Explosion, Lightning, Aircraft, Escape of Oil, Falling Trees, Defective Oil Vaporisation, Smoke & Impact (including by own vehicles, animals or trains)</p> <p>Optional Covers</p> <p>Riot Civil Commotion & Malicious Damage Storm (Buildings only) if selected limited cover is automatically provided for Produce & Agricultural Machinery. Theft Accidental Damage at the Premises to Office Equipment, Computers, Milking Jars & Semen in Flasks. Transit in own vehicles of own Agricultural Machinery & Produce & Deadstock All Risks [Cattle Passports only] Burst Water Pipes and Loss of Metered Oil & Water. Implosion of Grain Towers.</p> <p>Buildings</p> <p>If you have selected Buildings and/or Tenant's Improvements cover the following will automatically be included :</p> <ul style="list-style-type: none"> . Buildings . Landlords Fixtures & Fittings . Small outside buildings . Services . Fuel Tanks . Privately owned bridges <p>Claims (other than for Tenants Improvements) are settled on the basis of rebuilding using modern materials to provide comparable facilities to the existing structure at the time of loss.</p> <p>Tenant's Improvements claims are settled on the basis of Reinstatement as new.</p> <p>Agricultural Machinery, Plant, Implements & All Other Contents</p> <p>If you have selected this item the following will be automatically included :</p> <p>Cover for Agricultural Machinery, Plant, Implements & All Other Contents</p> <p>Computer records, documents, manuscripts & business books - cover applies at any location & whilst in Transit.</p> <p>Directors', Partners' & Employees' effects</p>	<p>Some specific causes of damage may be excluded – please refer to the Exclusions to the Insured Covers in the policy wording.</p> <p>Some specific property may be excluded - Please refer to the policy wording.</p> <p>Underinsurance – if the sum insured is inadequate as required by the policy wording any claim may be proportionately reduced.</p> <p>For certain types of claim you will be required to pay the first part of the amount claimed (the Excess). The normal excesses are as follows :-</p> <p>Falling Trees £100 Malicious Damage £100 Storm £250 Impact by own vehicles, animals or trains £50 Theft £50 Accidental Damage - Office Equipment & Computers £50 Transit £50 Burst Water Pipes/Metered Oil & Water £50</p> <p>Damage if the Buildings have not been maintained in a good state of repair.</p> <p>You can choose to have claims settled on the basis of Reinstatement using existing materials and styles, as long as the sum insured has been calculated accordingly.</p> <ul style="list-style-type: none"> . Excludes the value to you of the information . Cover is only for Loss, Destruction or Damage caused by an Insured Cover . Cover is in respect of the value of the materials as stationery only, and is limited to a maximum of £25,000 any one loss . Excludes loss of data <ul style="list-style-type: none"> . Cover is limited to £500 per person. . Excludes property otherwise insured . Specific property may be excluded for specific causes of loss. 	<p>Property Damage</p> <p>Property Damage</p> <p>Property Damage</p>

Money & Securities

Wines, Spirits, & tobacco held for entertainment purpose

The amount payable is the value of the property at the time of its destruction or the amount of the damage, other than permanently fixed Agricultural Machinery, which is reinstatement as new

Produce & Deadstock

If you have selected this Item the following will automatically be included :

Cover for Agricultural Produce (including growing crops other than timber) and farming stock (excluding livestock)

Cover is on the basis of the value of the property at the time of destruction, or the amount of the Damage

Boundary Hedges, Walls Fences & Gates

If you have selected this item the following will automatically be included :

Cover for Boundary Hedges, Walls, Fences & Gates at the Premises on a First Loss Basis.

Growing Timber

If you have selected this item the following will automatically be included :

Cover in respect of commercially grown timber at the Premises

The amount payable is the value of the property at the time of its destruction or the amount of the Damage

Office Contents, Business Machines, Computers & Ancillary Equipment

Cover in respect of

- Office Contents at the Premises
- Computers & Ancillary equipment at the Premises
- Business Machines anywhere within Great Britain, Northern Ireland, Channel Islands & the Isle of Man

The amount payable is based on "Reinstatement as New"

- . Any amount exceeding £1,000
- . Any amount exceeding £500 in total in respect of Theft

. Maximum amount payable is the Sum Insured shown in the Schedule in respect of each & every loss.

Property Damage

Property Damage

Property Damage

Property Damage

LIVESTOCK (NON-DISEASE) - Cover, where selected, can be provided for death of any farm Livestock whilst on the farm or temporarily elsewhere

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<ul style="list-style-type: none"> • Standard Cover – Fire, Explosion, Lightning, Aircraft, Riot Civil Commotion, Malicious Damage, Earthquake, Electrocutation, Falling Trees • Optional Covers • Straying – including from agricultural show grounds or dispersal sales • Transit • Worrying by dogs foxes, vermin or wild animals • Impact by collapsed or damaged buildings as a result of storm or tempest • Theft <p>Extends to include Livestock not belonging to the Insured whilst in their custody or control.</p> <p>Includes Vet’s Fees incurred as a direct result of an Insured cover.</p>	<ul style="list-style-type: none"> • £5000 Limit Any One Animal • Excluding the first £100 of each and every claim in respect of Falling Trees • Straying cover excludes <ul style="list-style-type: none"> - accidents to horses during hunting - dogs other than working dogs • Transit cover excludes vehicles operated by a haulage contractor or livestock haulier • Excluding the first £100 of each and every claim in respect of Impact • £250 Limit in respect of Vet’s Fees. Excludes fees incurred for preparing a claim • Excluding Unauthorised Slaughter 	<p>Livestock (Non-Disease)</p>

FOOT & MOUTH DISEASE - Cover, where selected, can be provided for financial losses incurred as a result of Foot & Mouth Disease

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<ul style="list-style-type: none"> ▪ Cover for Loss of Income for a period of up to six months as a result of the compulsory slaughter of animals at the Premises due to Foot & Mouth Disease. ▪ Compensation for a restriction in the movement of animals as a result of the Premises being in an “Infected Area”. The policy will pay a weekly amount to the policyholder. 	<ul style="list-style-type: none"> ▪ The claim payment for Loss of Income is made in a maximum of six equal monthly instalments, and ends when the farm is re-stocked to the extent of 25% or more, or four weeks after the farm is held to be free from infection, whichever is sooner, but not exceeding the lesser of the Government compensation paid or the sum insured ▪ Infected Area claims are payable for a maximum of twelve weeks, but not at all if a claim has already been made under the Loss of Income cover. 	<p>Foot & Mouth Disease</p>

BRUCELLOSIS INSURANCE - Cover, where selected, can be provided for financial losses incurred as a result of Brucellosis

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<ul style="list-style-type: none"> ▪ Cover for Loss of Income as a result of the slaughter at the Premises of livestock as the result of the failure of a Brucellosis test, including dangerous contacts. ▪ Compensation for Loss of Status as the result of the failure of the periodic test for Officially Brucellosis-Free Cattle Herds. ▪ Compensation for Movement Restriction resulting from the failure of a Brucellosis test. The policy will pay a weekly amount to the policyholder. 	<ul style="list-style-type: none"> ▪ The claim payment for Loss of Income is the shortfall in the Ministry’s payment when compared to the pre-slaughter market value, plus an amount up to 25% of the either the pre-slaughter value, or the Ministry compensation, whichever is the lower. ▪ The claim payment for Loss of Status is either 25% of the value of the livestock that fails the periodic test, or 25% of the Total Sum Insured, whichever is the lower. ▪ Underinsurance – if the sum insured is inadequate as required by the policy wording any claim may be proportionately reduced ▪ Excluding any loss occurring within 60 days of the completion of the proposal form ▪ No payment for Movement Restriction is made during the first twelve weeks, but thereafter compensation (maximum £10 per animal, £1,000 per week) will be paid for up to 52 weeks. After 26 weeks of payment the amount payable increases by 25%. No payment will be made for Movement Restriction if a claim has already been made under the Loss of Income or Loss of Status covers. 	<p>Brucellosis Insurance</p>

LIVESTOCK (DISEASE) [Not available in Northern Ireland] – Cover, where selected is available in respect of death of Livestock from accident, illness & disease

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p><u>Insured Covers if selected:</u></p> <p>A Death of any Specified Animal from accident Illness or disease including permanent Infertility of bulls (if selected)</p> <p>B Excess of Loss Basis – COVER NOT AVAILABLE</p> <p>C Contraction of Anthrax</p> <p>D Contraction of Aujeszky’s Disease</p> <p>E Reaction to an Enzootic Bovine Leukosis test</p> <p>F Reaction to a Maedi-Visna test</p> <p>G Contraction of Classical Swine Fever</p> <p>H Contraction of Swine Vesicular Disease</p> <p>I Reaction to a Herd Tuberculin Test</p> <p>J Restriction on the movement of Livestock due to reaction to a Herd Tuberculin Test (Not available for New Business)</p> <p>Cover A is extended to include vets fees incurred as a direct result of an Insured cover</p>	<ul style="list-style-type: none"> • Cover A may be subject to a Veterinary Certificate • Payment in respect of A C E & F is based on the market value prior to such occurrence • In respect of D G H & I payment may be subject to changes in DEFRA compensation rules • In respect of cover J an excess of 13 weeks applies. Maximum 52 weeks payment period thereafter • £250 Limit in respect of vets fees. Excludes fees incurred for preparing a claim • Underinsurance – if the sum insured is inadequate as required by the policy wording any claim may be proportionately reduced 	<p>Livestock (Disease)</p>

LOSS OF INCOME INSURANCE – Cover, where selected, for the reduction in income suffered by the business following damage to property and/or livestock occurring at the premises

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Insured Covers : these will follow those of the Property Damage Insurance and Livestock (Non-Disease) Insurance, unless requested otherwise.</p> <p>Cover for the amount by which the income of the business is reduced during the Indemnity Period, as a result of loss or damage caused by an Insured Cover.</p> <p>The cover will also pay for additional costs reasonably incurred in order to minimise the loss of income</p> <p>Alternative Basis of Cover Rather than insure for loss of income, cover can be arranged just to pay Additional Expenditure reasonably incurred in order to minimise the interruption to the business</p> <p>The Indemnity Period begins when the loss or damage occurs, and ends when the trading position of the business ceases to be affected by it.</p>	<ul style="list-style-type: none"> no cover is provided for loss of income resulting from Foot & Mouth Disease, Brucellosis or the Livestock (Diseases) covers cover will not be wider than that provided by the Property Damage Insurance and/or the Livestock (Non-Disease) sections some specific property and causes of damage may be excluded – please refer to the policy wording in order to claim for loss of income, in certain circumstances a valid property damage claim must also be made Underinsurance – if the sum insured is inadequate any claim may be reduced accordingly when additional costs are claimed as an extension to the loss of income cover, these are limited to 5% of the loss of income sum insured, up to a maximum of £250,000, plus the amount of the reduction in income thereby avoided no cover is provided for any interruption to the business that continues beyond the Maximum Indemnity Period shown in the policy schedule limit any one animal - £5,000 Veterinary Fees –limit £250 any one animal but not for preparing any claim. 	<p>Loss of Income Insurance</p>

MONEY INSURANCE – Cover, where selected, for loss of Business Money from any cause in the following circumstances

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<ul style="list-style-type: none"> Money in transit, on premises during business hours or in a bank night safe. Money kept in a locked safe or strongroom in the business premises outside business hours. Money in your home or that of your directors', partners' or employees' in a locked safe or when an adult is in residence. Crossed cheques, crossed money orders and crossed postal orders. Any other Money at your premises not in a locked safe outside business hours Clothing, Personal Effects and Personal Money <p>Personal Injury (Robbery)</p> <p>Covers your or any director, partner or employee sustaining bodily injury during a robbery.</p> <p>The benefits shown below are per unit of cover.</p> <ul style="list-style-type: none"> Death Benefit Loss of one or more Limbs or Eyes Permanent Total Disablement from gainful employment of any and every kind Temporary Total Disablement from usual occupation £75 per week Medical Expenses necessarily incurred 	<ul style="list-style-type: none"> Limits area as shown in your Policy Schedule. £1,000 but may be increased for specified safes. £500 £250,000 £250 £500 per person (Money - £50 per person) <p>Please note:</p> <ul style="list-style-type: none"> Some specific causes of loss may be excluded – please see your Policy Wording/Schedule. <p>Please see your Policy Wording / Schedule for specific interpretations of these benefits</p> <ul style="list-style-type: none"> £10,000 £10,000 £10,000 Payable up to 104 weeks Limited to a maximum of 15% of the Temporary Total Disablement Benefit 	<p>Money Insurance</p>

LEGAL EXPENSES INSURANCE – Cover, where selected, for the cost of legal expenses involved in the pursuit of legal rights in or out of court. This Insurance covers claims or circumstances notified to the company during the Period of Insurance

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Cover is provided for the costs incurred in pursuing or defending the legal rights of the business in relation to:</p> <ul style="list-style-type: none"> • Contract of Employment and Employment Awards. • Prosecution Defence. • Taxation Proceedings. • Property Disputes. • Contract Disputes. 	<ul style="list-style-type: none"> • £100,000 any one event subject to inner limits as stated in the policy • £1,000,000 in any one period of insurance • Some specific events are excluded • Excluding any claim or legal proceedings made, commenced, brought or transferred to courts outside the Territorial Limits as stated in the policy 	<p>Legal Expenses Insurance</p>

DETERIORATION OF STOCK INSURANCE – Cover, where selected, for loss or damage to chilled or frozen farm produce & deadstock, including veterinary drugs

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Covers Loss or Damage to chilled or frozen stock caused by a rise or fall in temperature or by the escape of refrigerant fumes</p>	<ul style="list-style-type: none"> • Cover is excluded in respect of machines exceeding 15 years of age. • Some specific causes of damage may be excluded. Please refer to the Policy wording. • If the Sum Insured is lower than the value of the property, your claim will be proportionately reduced. • Excluding the first £25 of each and every claim 	<p>Deterioration of Stock</p>

MILK IN TANKS – Cover, where selected, for loss or damage to milk in the milk tank

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Cover provided against the following :</p> <ul style="list-style-type: none"> • Faulty Operation of any thermostatic or automatic controlling device • Escape of refrigeration fumes • Accidental failure of public electricity supply • Failure of milk collecting agent to collect • Rejection of milk by collecting agent following attempted theft or break-in at the premises 	<ul style="list-style-type: none"> • Limited to £3000 any one Period of Insurance • Excludes the first £100 of each & every loss • Cover subject to annual testing of refrigeration plant • Excludes loss of supply by deliberate act • Excludes contamination of milk at the premises other than by refrigeration fumes or attempted theft at the premises • Excludes incorrect setting of the thermostats • Excludes any loss arising within 7 days of this insurance being effected 	<p>Milk In Tanks</p>

LIABILITY INSURANCE – Cover, where selected, to protect you against claims made against you by employees or other persons

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Employers' Liability Insurance</p> <ul style="list-style-type: none"> Injury to any employee caused during the period of insurance. Injury is defined as: 'bodily injury, death, disease or illness'. Covers Employees temporarily working overseas Amounts paid in accordance with the provisions of the Agricultural Wages Act can be reclaimed under the policy, to the extent that they are not recoverable from any other source. Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury is covered under a separate section of your Policy. If a Director, Partner or employee is required to attend Court at the insurer's request, the policy will pay compensation for such attendance. <p>Public & Products Liability Insurance</p> <ul style="list-style-type: none"> Public Liability: Accidental injury to members of the public, or accidental damage to their property. Products Liability: Accidental injury or accidental damage to property resulting from products supplied. Wrongful arrest or false imprisonment of a member of the public. Contingent motor liability If a Director, Partner or employee is required to attend Court at the insurer's request, the policy will pay compensation for such attendance. Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage is covered under a separate section of the Policy. 	<ul style="list-style-type: none"> Limit of Indemnity: £10,000,000 for any one event (restricted to £5,000,000 in respect of terrorism). Higher indemnity limits may be available in some circumstances on request. The policy will usually include the claimant's costs and expenses within the Limit of Indemnity Indemnity does not apply for: <ul style="list-style-type: none"> nuclear risks, where liability is that of any principal or accepted under contract. Injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Union. Offshore risks Limit of Indemnity £250,000 any one period of insurance. Compensation for Court Attendance is paid at a daily rate of £500 for Directors or Partners, and £250 for employees. The usual Limit of Indemnity provided for Public Liability will be £5,000,000 for any one event (£1,000,000 for damage caused by fire). The usual Limit of Indemnity provided for Products Liability will be £5,000,000 for any one Period of Insurance. The policy will usually compensate the claimant's costs and expenses, in addition to the Limit of Indemnity Compensation for Court Attendance is paid at a daily rate of £500 for Directors or Partners, and £250 for employees. Limit of indemnity £250,000 any one period of insurance in respect of Legal Defence costs The policy excludes legal liability: <ul style="list-style-type: none"> arising from risks that require more specific insurance e.g. Motor, Marine etc. arising in connection with advice, design or specification provided for a fee. for injury to employees. arising from loss of, or damage to, property in your custody or control. caused by pollution, unless sudden and accidental. arising from contractual liability for products. for fines and penalties. for defective products and work and the repair, replacement or recall of such products or work. for fear of contracting asbestos related diseases. for pre-claim asbestos clean up costs. Other specific events may be excluded by endorsement, or cover may need to be individually assessed. 	<p>Liability Insurance</p>

PERSONAL ACCIDENT INSURANCE – Cover, where selected, for you and other named members of your family or regular employees working in the Business. Subject to age limits of 16 to 60 in respect of new business.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Personal Accident – provides financial protection following accidental bodily injury</p> <p>(Depending on the cover purchased, lump sum payment if within two years as the result of an accident an insured person dies or is left permanently disabled).</p> <p>Cover is for any accident (24 hours cover) unless shown otherwise in your Schedule.</p> <p>The following benefits are for 1 Unit of cover available per person (Maximum number of Units per person is 10)</p> <ul style="list-style-type: none"> • Death £5,000 • Loss of one or more Limbs or Eye £5,000 • Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind £5,000 • Temporary Total Disablement from usual occupation £50 per week • Temporary Partial Disablement from a substantial part of usual occupation £20 per week. • Medical Expenses £2,500 <p>Includes cover for hunting on horseback, use of Farm Bikes & the occasional use of a circular saw or chain saw for farm or domestic purposes.</p> <p>No Deferment Period applies in respect of weekly Benefits (unless stated otherwise in your Schedule)</p>	<ul style="list-style-type: none"> • Accumulation limits apply for passengers travelling in the same aircraft • Some specific events & hazardous activities are excluded. Please refer to the Policy wording. • Please refer to the Policy for specific interpretation of these Benefits. • In respect of Medical Expenses £2500 is the maximum payable regardless of the number of units selected per person • War and Terrorism • Incident Limit • Flying , other than as a passenger • Committing, or attempting to commit suicide • Having taken a drug unless it is taken on proper medical advise and is not for the treatment of drug addiction • Having a physical or mental defect of any sort which was known either to the Insured or the Insured Person when the Policy was issued or at renewal, unless notified and agreed in writing • Pregnancy (including childbirth) of the Insured Person 	<p>Personal Accident</p>

HOME INSURANCE –Cover, where selected, for Home Buildings and/or Contents, plus further options to suit your needs.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>The Insured is extended to be you, your spouse, partner, children (including adopted or fostered children), parents and other relatives who normally reside with you</p> <p>Contents Insurance</p> <p>If you select Contents Insurance, the following will automatically be included:</p> <p>Cover is on a New for Old basis</p> <p>Standard Cover - covers the Contents in your home against loss or damage by specific Causes.</p> <p>Includes accidental damage to television, video, audio, computer equipment, mirrors aquariums, ceramic hobs or any ordinary glass in furniture such as glass tables or cabinets in the home.</p> <p>High Risks Items Possessions such as TVs, audio equipment, jewellery, watches & furs are insured for a total limit of £5,000.</p> <p>Liability Insurance :</p> <ul style="list-style-type: none"> • Solely as occupier of the home and its land • Solely in a personal capacity • As an employer to an employee <p>For damages and / or claimants costs in respect of accidental bodily injury (including death, disease or illness) or accidental damage to material property</p> <p>Food in your Freezer</p> <p>Loss or damage caused by a rise or fall in temperature</p> <p>Basis of cover – cost of replacement</p> <p>Personal Money & Credit Cards</p> <p>Loss of money (belonging to you and kept & used solely for private, social & domestic purposes) or financial loss resulting from a credit card issued to the Insured in the British Isles being lost or stolen & then used by a third party.</p>	<ul style="list-style-type: none"> • For household linen, clothing & pedal cycles a deduction may be made for wear & tear • Index Linking not included • If the sum insured selected is less than the full replacement value your claim may be reduced. • The amount you pay in the event of a claim, please refer to your Policy wording. • Excludes wear & tear • Some specific causes of damage may be excluded. Please refer to your policy wording. <ul style="list-style-type: none"> • You must advise us if any High Risk Item is worth more than £1,000 <ul style="list-style-type: none"> • Limit of Indemnity: £10,000,000 for any one event (restricted to £5,000,000 in respect of terrorism) for accidental bodily injury to employees • The policy will usually include the claimant’s costs and expenses within the Limit of Indemnity <p>Excludes legal liability</p> <ul style="list-style-type: none"> • arising from loss of, or damage to, property in your custody or control. • arising out of employment profession or business of any of the Insured. • arising from risks that require more specific insurance e.g. Motor, Marine etc, • Injury to any of the Insured • Resulting directly or indirectly from the transmission of any communicable disease by any of the Insured <ul style="list-style-type: none"> • Some specific cause of damage may be excluded. Please refer to the Policy wording. <ul style="list-style-type: none"> • Limit £500 any one claim • Index-linking not included • Some specific cause of loss are excluded. Please refer to the Policy wording 	<p>Home Insurance (Contents)</p> <p>Home Insurance (Contents – Liability at Law)</p> <p>Home Insurance (Food in your Freezer)</p> <p>Home Insurance (Personal Money & Credit Cards)</p>

TERRORISM INSURANCE - Terrorism cover is excluded from the Policy, but you can choose to add All Risks Terrorism Cover to the Property Damage, Livestock (Non-Disease), Loss of Income and Home Insurance sections, in which case the following will automatically be included

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Cover is provided for damage arising from acts of Terrorism in Great Britain, the Channel Islands & the Isle of Man only</p>	<ul style="list-style-type: none"> • Terrorism cover cannot be purchased selectively. If you require Terrorism cover it must apply to all your insured property. • Cover limited to the Sums Insured that you have selected, except for the Channel Islands & the Isle of Man when cover is limited to the Sums insured selected but not exceeding in total £10,000,000 • The same exclusions as under the Property Damage, Livestock (Non-Disease), Loss of Income, and Home Insurance sections will apply. • Cover excludes Riot Civil Commotion War & Allied Risks • Cover excludes Chemical, Biological and Radiological Contamination. Please refer to your Policy document 	<p>Terrorism Extension</p>

GENERAL CONDITIONS & EXCLUSIONS – the following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and policy limits please read the Policy Wording / Schedule.

General Conditions & Exclusions
<ul style="list-style-type: none"> • If there are any changes to your business, the premises, the property therein, or any other circumstances whereby the risk is increased, you must inform us immediately. Failure to do so could invalidate the policy, or result in a claim being rejected. • You must at your own expense take reasonable precautions to prevent any occurrence, or cease any activity which may give rise to liability under the policy, and maintain all buildings, furnishings, ways, works plant, machinery and vehicles in sound condition. • Nuclear Risks, War and Sonic Bangs are excluded. • An Electronic Risks Exclusion applies. • Terrorism is excluded, although some Terrorism cover can be arranged on request • In respect of risks in Northern Ireland, cover for Terrorism and Civil Commotion is not available.
Excesses & Limits
<ul style="list-style-type: none"> • Any excesses applicable to your policy are detailed in your Policy Wording/Schedule. These amounts must be paid in the event of each and every claim. • Limits may apply to your policy – please refer to your Policy Wording/Schedule for details.

Customer Service

YOUR “RIGHT TO CANCEL”

Under the terms of your policy, you can cancel the policy by giving 30 days notice in writing, provided that the policy is not subject to a current Long Term Undertaking. You shall be entitled to a refund of premium in accordance with the insurer’s usual short period scale of charges provided that no claim has been made in the current Period of Insurance.

If you are a Retail Customer (as defined by the Financial Services Authority), you also have a statutory right to cancel the policy within 14 days, starting on the day you receive your policy documentation. To cancel, please write to the address or call the number shown on your Policy Schedule. On receipt of your notice and where applicable, the return of your Employers Liability Certificate, we will refund any premiums already paid, except where you have already made a claim under your policy.

MAKING A CLAIM

Should you wish to make a claim under your policy please call Stuart Benger & Co Ltd as soon as possible. You must give any information or help asked for. You must not settle, reject, negotiate or agree to pay any claim without your insurer’s written permission.

COMPLAINTS PROCEDURE

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially, to raise your concerns contact Stuart Benger & Co Ltd, 5 Park Plaza, Knights Way, Battlefield, Shrewsbury SY1 3AF .
Tel: 01743 462277 , Fax: 01743 462278 , Email: info@stuartbenger.co.uk

If your complaint is against Royal and Sun Alliance Insurance plc alone, we will pass your complaint to their nominated contact within 24 hours. This will also happen if we believe that we cannot resolve your complaint without the involvement of Royal and Sun Alliance Insurance plc or there is any query relating to the complaint. The complaints procedure of Royal and Sun Alliance Insurance plc will then apply.

If your complaint is not resolved or you are not happy with the response and course of action proposed by Royal and Sun Alliance Insurance plc, you can progress your complaint to Royal and Sun Alliance Insurance plc Customer Relations Office who will carry out a separate investigation to attempt to resolve your complaint and will issue a final decision.

R&SA Customer Relations contact details :

Customer Relations Office
Royal & Sun Alliance Insurance plc
Dean Clough Industrial Park
Bowling Mill
Halifax
HX3 5WA

Telephone: 01422 325060 Fax: 01422 325146 Email: customerrelationsoffice@uk.royalsun.com

What to do if you are still not satisfied

If you are still not satisfied Stuart Benger & Co Ltd and Royal and Sun Alliance Insurance plc are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them. However, the Financial Ombudsman Service will not adjudicate on any cases where legal action has commenced or where a final decision has not been issued.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 0801800 Email: enquiries@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

Timescales

We will acknowledge your complaint within 5 business days of it having been received by us and we will issue you with our final decision letter within 8 weeks.

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Stuart Benger & Co Ltd and Royal & Sun Alliance Insurance plc are members of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. You may be entitled to compensation from the scheme if either company cannot meet their obligations. This depends on the type of business and the circumstances of the claim. The first £2000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim would be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.