



Stuart Benger & Company Ltd

Farm Motor Vehicle Insurance Policy

Administered by Stuart Benger & Company Ltd and Underwritten by Royal & Sun Alliance Insurance plc

Policy Summary

If you are an individual, taking out a policy that covers you for both business and personal use this 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 Stuart Benger & Company Ltd Farm Motor Vehicle Insurance 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.

- Private Cars
- Commercial Vehicles
- Agricultural Vehicles

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.

PRIVATE CAR SECTION

A tick (✓) indicates that the cover described applies. A cross (x) indicates that it does not apply.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only	Significant Exclusions or Limitations
Legal liability for death or injury to any person, including passengers.	✓	✓	✓	<p><u>Section 1 Exception 1</u> The first part of certain types of claim (the excess) in respect of loss of or damage to the insured vehicle. The amount of the excess increases for young or novice drivers.</p> <p><u>Section 1 Exception 6</u> Claims arising from theft when the ignition key has been left in or on the vehicle.</p> <p><u>Section 1 Exceptions 8 & 12</u> Loss of use, reduction in value, wear and tear, mechanical or electrical breakdowns or breakages.</p> <p><u>Section 1 Exception 10</u> Damage to tyres caused by braking, punctures, cuts, bursts, or by valve or seal failure.</p> <p><u>Section 3 Exception 3</u> In respect of claims for replacement of glass, the first £50 of the claim when the replacement is carried out by the insurer's approved repairer. This amount increases to £100 if any other repairer is used.</p>
Legal liability for damage to the property of others, up to £20M.	✓	✓	✓	
Legal costs incurred with our consent, in connection with a claim under the policy,	✓	✓	✓	
Fire and Theft damage to own vehicle.	✓	✓	x	
Other damage (other than glass) to own vehicle.	✓	x	x	
Personal injury cover for policyholder & spouse for death or loss of limb or sight, up to £5,000 per person.	✓	x	x	
Medical expenses for anyone injured in an insured vehicle, up to £500 each person.	✓	x	x	
Personal belongings in or on an insured vehicle, up to £500.	✓	x	x	
New car replacement.	✓	✓	x	
European cover	✓	✓	✓	
Glass breakage	✓	x	x	

COMMERCIAL VEHICLE SECTION

A tick (✓) indicates that the cover described applies. A cross (x) indicates that it does not apply.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only	Significant Exclusions or Limitations
Legal liability for death or injury to any person, including passengers.	✓	✓	✓	<p><u>Section 1 Exception 1</u> The first part of certain types of claim (the excess) in respect of loss of or damage to the insured vehicle. The amount of the excess increases for young or novice drivers.</p> <p><u>Section 1 Exception 6</u> Claims arising from theft when the ignition key has been left in or on the vehicle.</p> <p><u>Section 1 Exceptions 8 & 12</u> Loss of use, reduction in value, wear and tear, mechanical or electrical breakdowns or breakages.</p> <p><u>Section 1 Exception 10</u> Damage to tyres caused by braking, punctures, cuts, bursts, or by valve or seal failure.</p> <p><u>Section 3 Exception 3</u> In respect of claims for replacement of glass, the first £50 of the claim when the replacement is carried out by the insurer's approved repairer. This amount increases to £100 if any other repairer is used.</p>
Legal liability for damage to the property of others, up to £5M.	✓	✓	✓	
Legal costs incurred with our consent, in connection with a claim under the policy,	✓	✓	✓	
Fire and Theft damage to own vehicle.	✓	✓	x	
Other damage (other than glass) to own vehicle.	✓	x	x	
Medical expenses for anyone injured in an insured vehicle not exceeding 3.5 tonne GVW, up to £500 each person.	✓	x	x	
Personal belongings in or on an insured vehicle, up to £500.	✓	x	x	
Wheeled trailers used for agricultural purposes attached to an insured vehicle. Limit per trailer £25,000.	✓	x	x	
European cover excluding vehicle exceeding 3.5 tonne GVW.	✓	✓	✓	
Glass breakage	✓	x	x	

AGRICULTURAL VEHICLE SECTION

A tick (✓) indicates that the cover described applies. A cross (x) indicates that it does not apply.

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only	Significant Exclusions or Limitations
Legal liability for death or injury to any person, including passengers.	✓	✓	✓	<p><u>Section 1 Exception 1</u> The first part of certain types of claim (the excess) in respect of loss of or damage to the insured vehicle. The amount of the excess increases for Agricultural Contractors, damage resulting from ingestion, and All Terrain Vehicles.</p> <p><u>Section 1 Exception 7</u> Theft of All Terrain Vehicles unless secured in accordance with the policy wording.</p> <p><u>Section 1 Exceptions 8 & 12</u> Loss of use, reduction in value, wear and tear, mechanical or electrical breakdowns or breakages.</p> <p><u>Section 1 Exception 10</u> Damage to tyres caused by braking, punctures, cuts, bursts, or by valve or seal failure.</p> <p><u>Section 3 Exception 3</u> In respect of claims for replacement of glass, the first £50 of the claim, increasing to £250 for agricultural contractors.</p> <p><u>Section 4 Exceptions</u> Any liability arising out of the use of chemicals for crop spraying.</p> <p><u>Section 8</u> Trailer cover excludes caravans, trailer tents, fuel bowsers, mobile grain dryers and personnel carriers unless declared to and accepted by the insurer.</p> <p><u>Section 8</u> Trailer cover only applies if all vehicles are comprehensively insured.</p>
Legal liability for damage to the property of others, up to £5M.	✓	✓	✓	
Legal costs incurred with our consent, in connection with a claim under the policy,	✓	✓	✓	
Fire and Theft damage to own vehicle.	✓	✓	x	
Other damage (other than glass) to own vehicle.	✓	x	x	
Glass breakage	✓	x	x	
Wheeled trailers used for agricultural purposes attached to an insured vehicle. Limit per trailer £25,000.	✓	x	x	
Horsebox trailers attached to an insured vehicle. Limit per horsebox trailer £5,000.	✓	x	x	
Agricultural implements attached to an insured vehicle. Limit per item £25,000.	✓	x	x	
Agricultural trailers and implements (limit £25,000), and horsebox trailers (limit £5,000) detached from an insured vehicle. Maximum aggregate limit any one claim £500,000.	✓	x	x	