Agriculture Summary of Cover

This is a summary of the Agriculture policy and does not contain the full terms and conditions of the cover, which can be found in the policy documents

It is important that you read the policy documents carefully when you receive them

Name of the insurer

The insurer of the policy is Aviva Insurance Limited

Type of insurance and cover

This policy is designed to meet the needs of both the traditional farm and those businesses which have diversified, including:

* Farm shops and cafes
* Holiday Accommodation
* Residential Property Owners

Key Covers, Features and Exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy

If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy booklet

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your Policy Schedule

Right of Cancellation

We may cancel this policy by sending thirty days notice to your last known address

If you do not pay the premium (or any part of the premium under any relevant instalment agreement) by the due date, we may cancelyour policy with effect from the beginning of the period for which a payment has not been paid.

A full explanation of the cancellation rights can be found in the policy booklet

How to Claim

If you need to make a claim please contact our 24-hour, 365- day-a-year claims service Tel 0845 301 2139

For our joint protection telephone calls may be recorded and/or monitored

Our Service to You

We hope that you will be very happy with the service we provide

However, if for any reason you are unhappy about this, we would like to hear from you

In the first instance, please contact your insurance adviser or usual Aviva point of contact

Full details of our complaints procedure will be set out in your policy booklet

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body

The Financial Ombudsmen Service is available to individuals, certain small businesses, charities and trusts

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (“FSCS”)

If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim

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| Cover, Features and Benefits | Exceptions and Limitations |
| Property DamageProvides cover for loss, destruction or damage to property insured at your premises, including additional benefits for diversified businessesCover is available on a Specified Contingency basis including Theft (not restricted to forcible and violent entry or exit to premises)Additional benefits automatically included * Clean up Costs (Own Property) up to £25,000
* Fly tipping Costs up to £2,500 any one loss
* Fire Brigade Damage up to £10,000
* Capital Additions up to 15% of sum insured or £500,000
* Trace and Access up to £10,000
* Loss of Metered Water up to £10,000
* Property whilst at any market, exhibition or trade show in Europe including transit up to £5,000
* Lamps, signs and nameplates up to £500
* Clearing of drains, gutters and sewers

Benefits for Diversified Businesses* Optional ‘All Risks’ cover
* Retail stock in transit up to £5,000
* Seasonal increase of 30% for Retail stock
* Glass including damage to sanitary fittings and boarding up costs

Basis of Settlement* Buildings - Modern Materials or Reinstatement
 | Please refer to the Property Damage section of your policy booklet* Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
* Mechanical or electrical breakdown or derangement
* Theft of growing fruit, crops or livestock
* Damage by storm, tempest or flood to boundary walls, fences, gates and moveable property in the open
* Unexplained shortages, fraud or dishonesty
* Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) or breakage of glass in respect of buildings which are unoccupied
* Changes in the water table level and frost damage
* Subsidence, ground heave or landslip
* The first part of any claim (your excess)
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| LivestockProvides cover for loss, death or slaughter of livestock due to Fire and specified contingencies In addition, you can cover your livestock against selected diseases, mortality and infertilityAdditional benefits automatically included* Veterinary surgeon’s fees up to £500 per animal
* Animal rescue costs up to £250 per animal
 | Please refer to the Livestock section of your policy booklet* Theft by fraud, or dishonesty
* Loss from a disease occurring within 30 days of taking out your policy
* Any one animal limit £10,000
* The first part of any claim (your excess)
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| Cover, Features and Benefits | Exceptions and Limitations |
| Business Interruption* Interruption to your business following an insured loss under the Property Damage section, which results in reduced revenue and increased running costs

Additional benefits automatically included * Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event up to £10,000
* Damage at the premises of any of your suppliers up to £10,000
* Damage at nearby premises which prevents or hinders access to the insured premises

Benefits for Diversified Businesses* Disease, infestation or defective sanitation at the premises up to £25,000
* Specified human infectious disease outbreak within 10 miles of the premises resulting in cancellation of bookings for accommodation, up to £25,000
* Accidental failure of telecommunications up to £100 per day , £5,000 any one period
* Loss of Rent and Alternative Accommodation Expenses up to 20% of Residential Building sum insured
 | Please refer to the Business Interruption section of your policy booklet* Cover conditional on insurance covering the material property resulting in loss of revenue This does not apply to agricultural produce, growing fruit or crops or livestock for sale
* Outbreak of a notifiable animal disease
* The first part of any claim (your excess)
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| Employers’ LiabilityProtection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses Additional benefits automatically included* Legal expenses arising under Corporate Manslaughter and Health and Safety legislation
* Unsatisfied court judgements in favour of employees injured in your employment by third parties
 | Please refer to the Employers’ Liability Section of your policy booklet* Cover for acts of terrorism is limited to £5,000,000 per event
* Bodily injury to an employee carried in or entering or alighting a vehicle where road traffic legislation applies
* Work in or on, or travel to or from any offshore installation or support vessel
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| Public and Products LiabilityProtection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction Cover can be extended to include Environmental Statutory Clean-Up CostsAdditional benefits automatically included* Defective Premises Act liability
* Liability for loss of or damage to premises which you hire or rent in connection with your business
* Employees’ and visitors’ personal belongings
* Legal expenses arising under Corporate Manslaughter and Health and Safety legislation
 | Please refer to the Public and Products Liability Section of your policy booklet* Cover for acts of terrorism is limited to £2,000,000 per event
* Loss or damage to property in your custody or control
* Gradual pollution or contamination
* The first part of any claim (your excess)
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| Cover, Features and Benefits | Exceptions and Limitations |
| Commercial Legal ProtectionProtection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business* Employment Disputes, Compensation Awards and Service Occupancy – defence of your legal rights under employment legislation and following a successful action by an employee, a prospective or alleged employee or an ex-employee we will pay any compensation award made
* Legal Defence – defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Includes prosecution under health and safety and data protection legislation
* Property Protection – protection for civil action following any event caused or likely to cause physical damage to your property or any nuisance or trespass
* Personal Injury – cover to negotiate your, your employees’ or family members’ legal rights, following bodily injury (non-motor related) which occurs in connection with the business
* Tax Protection – representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due
* Contract Disputes – cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250
* Tenancy Disputes – negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the tenancy agreement
* Statutory Licence – appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence
* Debt Recovery – cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services where the amount in dispute exceeds £250
 | Please refer to the Commercial Legal Protection Section of your policy booklet* In respect of civil cases, the cover is subject to the case having prospects of winning
* Claims must be reported within 180 days of you becoming aware of an incident
* Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim
* In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective
* In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal
* The first 10% of costs and expenses in respect of aspect enquiries
* Claims caused by your failure to register for Value Added Tax and any investigations by the HM Revenue and Customs Special Investigations Section or Special Compliance Office
* Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences
* Any claim relating to the settlement under an insurance policy
* A dispute arising from the purchase, hire or sale of specifically-tailored computer equipment
* For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due
* Any original application or application for renewal of a statutory licence or British Standard Certificate of Registration

If a solicitor is required to deal with your legal problem, we will appoint oneThese solicitors have been carefully chosen as experts in the area of the law covered by the policy and are required to comply with strict service standards |

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| Cover, Features and Benefits | Exceptions and Limitations |
| Money and Assault* Loss of money belonging to your business on your premises, in transit, at the private homes of key staff, in any bank night safe and whilst attending farmers’ markets
* Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business
* Replacement costs for Livestock documents up to £250,000
* Vending or gaming machines up to £500
 | Please refer to the Money section of your policy booklet* Loss due to the dishonesty of employees not discovered within 7 working days
* Loss from unattended vehicles
* Loss arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands or the Isle of Man
* Loss arising directly or indirectly from forgery, fraud, counterfeit or false payments
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| Goods in TransitCover for your goods or stock whilst in transit, over land or water, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man* Employees’ personal belongings up to £500
* Losses to sheets, ropes and packing materials
 | Please refer to the Goods in Transit section of your policy booklet * Losses caused by defective or inadequate packing, insulation and labelling
* Theft, or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed
* The first part of any claim (your excess)
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| Personal Accident and SicknessCover for you, your directors, partners and employees against accidental bodily injuryYou can choose to protect on a named or unnamed persons basisCover for accidental bodily injury resulting in:* Death, loss of limb(s), hearing, sight or speech
* Permanent total disablement from normal occupation
* Temporary total disablement from normal occupation
* Temporary partial disablement

Cover includes medical expenses up to 30% of weekly compensationOptional Cover* Sickness causing Temporary Total Disablement
 | Please refer to the Personal Accident and Sickness section of your policy booklet * Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means
* Accidental bodily injury excludes any sickness, disease or any gradually operating cause
* Suicide or attempted suicide or deliberate exposure to danger
* Pregnancy or childbirth
* Insured Person’s own criminal act
* Any sickness which occurs within 21 days of the commencement of cover
* The first 14 days of any period of disablement (Sickness cover)
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| EngineeringCover for your plant and machinery following damageYou can select from:* Sudden and unforeseen damage
* Breakdown, explosion or collapse
* Accidental damage

Additional benefits automatically included * Automatic cover for any additional plant or machinery you have obtained
* Expenses for temporary replacement property following damage up to £10,000
 | Please refer to the Engineering section of your policy booklet* Gradual deterioration or wear and tear
* Losses arising from testing or experimentation
* Losses caused by plant or machinery being intentionally overloaded
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| Cover, Features and Benefits | Exceptions and Limitations |
| Business All RisksCover for your business equipment following accidental loss or damageCover can be extended to anywhere in the world | Please refer to the Business All Risks section of your policy booklet * Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
* Mechanical or electrical breakdown or derangement
* Theft from unattended vehicles not involving forcible and violent entry
* The first part of any claim (your excess)
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| Frozen FoodDeterioration of food following the breakdown of refrigeration units or accidental failure of the public electricity supply  | Please refer to the Frozen Food section of the policy booklet* Wear and tear, deterioration, or gradually developing flaws or defects in the unit
* Failure to correctly set the temperature
* Any refrigeration unit over 10 years old
* The first part of any claim (your excess)
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| Cover, Features and Benefits | Exceptions and Limitations |
| Motor* Loss of or damage to an insured vehicle including accessories and spare parts
* Protection against your legal liability for bodily injury or damage caused by any insured vehicle

Cover is provided on a Comprehensive, Third Party Fire and Theft or Third Party Only basisAdditional benefits automatically included* Unauthorised movement of obstructing vehicles
* Compensation for court attendance as a witness in connection with any claim under this section
* Unauthorised driving and use

Comprehensive cover automatically includes* Attached and detached trailers up to £30,000
* New replacement vehicle following damage to an extent greater than 50% of its list price within 12 months of first registration
* Replacement locks and keys up to £1,000
* Medical Expenses up to £500 per person
* Rugs, Clothing and Personal Effects up to £500 per vehicle

Optional Cover* Temporary Replacement Vehicle
* Motor Legal Protection
 | Please refer to the Motor section of your policy booklet* Death of or bodily injury to employees other than as required by road traffic legislation
* Liability for acts of terrorism other than as required by road traffic legislation
* Losses where a vehicle is being used or driven other than in accordance with the terms of the Certificate of Motor Insurance
* Theft, or attempted theft, from an unattended goods carrying vehicle or private car unless certain guidelines regarding security are followed
* The first part of any claim (your excess)
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| HomeProvides cover for the buildings and contents of your home available with or without accidental damageBuildingsAdditional benefits automatically included* Cost of alternative accommodation up to 20% of sum insured
* Loss of Rent up to 20% of sum insured
* Trace and Access up to £5,000
* Property Owners Liability up to £5,000,000
* Garden re-landscaping costs up to £5,000

ContentsAdditional benefits automatically included* Temporary removal - including cover for students living away, up to 20% of sum insured
* Business Equipment up to £5,000
* Occupiers and Personal Liability up to £5,000,000
* Freezer up to £1,000
* Wedding gifts and religious festivals - £3,000 automatic increase in sum insured
* Personal money up to £500
* Employers’ Liability up to a limit of indemnity of £10,000,000 any one claim

Optional CoverClothing and Personal BelongingsProvides cover for items outside the home up to the sum insured selectedSingle article limit £1,500 (where sum insured exceeds £5,000 single article limit is £2,500)* Personal money up to £750
* Pedal Cycles

Caravan SectionCovers the caravan and its fixtures, fittings, furnishings and utensils inside the caravanOption to include ancillary equipment such as awnings and camping equipmentCover while in the UK, Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Luxembourg, the Netherlands, Norway, Portugal, Slovakia, Spain, Sweden and SwitzerlandSports SectionCovers* £15,000 in respect of accidental death arising out of a sporting injury
* Accidental Damage for sports equipment whilst in use up to £1,500
* Financial compensation for loss of use of sport club membership due to a physical injury
* Theft from an unattended vehicle cover up to £2,500

Family Legal Protection* Cover for legal expenses and costs for a wide range of disputes up to £50,000
 | Please refer to the Home section of your policy booklet* Restrictions in cover for unoccupied or unfurnished buildings
* Loss or damage caused by tenants or paying guests
* Damage by chewing, tearing and fouling by domestic animals
* The first part of any claim (your excess)
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Aviva Insurance Limited Registered in Scotland No. 2116

Registered Office: Pitheavlis, Perth, PH2 0NH

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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