

FarmWeb Motor

Important Notice to Policyholder (applicable to policies with a renewal date on or after 1 February 2017)

We have reviewed our FarmWeb Farm Motor policy wording to ensure we are providing a competitive level of cover for our Policyholders. We have made various amendments to the cover and limits under our wording.

This notice is to inform you of such changes but does not form part of your policy. Please read your updated policy documentation carefully and contact your broker, intermediary or agent, who arranged the policy, should you have any questions.

Your policy wording changes are summarised as follows:

Specific Vehicle Definitions applicable

- The definition of a **Trailer** has been amended to also exclude catering trailers and mobile grain dryers.

Part 1A Loss or Damage by Fire or Theft

- Under **Applicable to Private Cars and Goods Carrying Vehicles where the GVW is less than 3.5 tonnes**, the words "up to £1,000 towards" have been deleted in respect of the cost of changing the locks, lock transmitter and central locking interface.

What is not insured under Parts 1 and 1A

- The limit for permanently fitted in-car audio, television, phone, electronic-navigation equipment, unless it is standard equipment for your vehicle when manufactured has been increased from £500 to £1,000.

Part 4 Personal Accident Benefits

- The standard death benefit limit has been increased from £5,000 to £15,000, unless otherwise stated in the Schedule.

Part 7 Personal Belongings – Applicable to Private Cars and Goods Carrying Vehicles only

- The standard limit for personal belongings has been increased from £250 to £500, unless otherwise stated in the Schedule.

Part 9 Foreign Use

- Cover has been extended to provide the cover shown in the Schedule for any Private Car or any Goods Carrying Vehicle (where the gross vehicle weight is less than 3.5 tonnes), insured on the Policy.

Part 10 Trailers

- The individual value limit in respect of payment under Part 1 and 1A – Accidental damage, Fire or Theft has been increased from £35,000 to £100,000, unless otherwise stated in the Schedule.

Conditions

- Condition 5 commencing “We may cancel this Policy”(as renumbered in the Insurance Act 2015 and other Policy Amendments Endorsement), has been deleted and the reference to “General Condition 5” in Condition 1 b i a and Condition 8 c, (concerning references to notice period and the refunding of premium(s)) in such Endorsement, has been amended to read “Condition 14 ii” (as renumbered in the separate Policy Amendments Endorsement).
- Conditions 6 to 16 (as renumbered in the Insurance Act 2015 and other Policy Amendments Endorsement), have been further renumbered as 5 to 15 (in the separate Policy Amendments Endorsement).
- In Condition 14 (as renumbered in the Insurance Act 2015 and other Policy Amendments Endorsement and further renumbered as 13 in the separate Policy Amendments Endorsement), the reference to trailers valued in excess of £35,000, has been increased to £100,000, as regards lodging details with us.
- In Condition 15 (as renumbered in the Insurance Act 2015 and other Policy Amendments Endorsement and further renumbered as 14 Cancellation in the separate Policy Amendments Endorsement), item i b has been amended and a scale of percentage premium refunds introduced.

Important Information

- The Termination paragraph has been amended to refer to the scale of percentage premium refunds introduced in the Cancellation Condition and clarify the position if a claim has been made (or an incident advised that could give rise to a claim) during the Period of Insurance, when no refund is due.

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