

Agricultural and Forestry Vehicle

Policy Summary

Your Agricultural and Forestry Vehicle policy is an annual contract, underwritten by Intact Insurance Isle of Man Limited which may be renewed each year subject to your needs and our terms and conditions.

You can select the cover that suits your needs, from:

- Third Party Only - Protection against third party legal liability for accidental injury or damage including costs and expenses incurred.
- Third Party Fire and Theft - Fire and theft cover for your vehicle(s) and Protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.
- Comprehensive - Accidental damage fire and theft cover for your vehicle(s) and protection against third party legal liability for accidental injury or damage, including costs and expenses incurred.

Full details of the cover you have chosen are shown in your Policy wording, Policy Schedule and Certificate of Motor Insurance, including details of the vehicles insured and persons allowed to drive.

The following tables provide a summary of the main policy features and benefits and any significant limits or exclusions. For full policy details and our full terms and conditions, please read your Policy wording, a copy of which will be provided on completion of your contract or at any time on request.

Table 1 Standard Features and Benefits

The following will automatically be included in your policy according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Territorial Limits</p> <ul style="list-style-type: none"> The territorial limits of the Policy are Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands. This includes transit by sea between any of these territories. Cover is automatically extended to any country in the European Union. Certain other countries may also be included, please refer to your Policy. 	<p>Cover is limited to road traffic legislation in each of these countries.</p> <ul style="list-style-type: none"> To extend this cover you must tell us before you take your vehicle abroad. You must provide us with details of your visit as you may have to pay an additional premium. 	<p>Definitions</p> <p>2</p> <p>2</p>
<p>Third Party Only</p> <ul style="list-style-type: none"> Protection against Legal Liabilities for injury to other persons (including passengers). Protection against Legal Liabilities for damage to third party property. Payment of emergency treatment fees. 	<p>There is a limit of £1,000,000 for damage to property in any one claim.</p>	<p>4</p>
<p>Third Party Fire and Theft</p> <p>As Third Party Only, plus loss of, or damage to vehicles caused by fire, lightning, explosion, theft or attempted theft.</p>	<p>We will pay up to the amount that is stated in your Policy Schedule.</p>	<p>1</p>
<p>Comprehensive</p> <ul style="list-style-type: none"> As Third Party Fire and Theft plus cost of repairing/replacing vehicles following loss or damage by other accidental causes. Damage to windscreens. 	<p>We will pay up to the amount that is stated in your Policy Schedule subject to any excess stated in your Policy Schedule.</p> <p>Subject to any excess stated in your Policy Schedule.</p>	<p>1</p>
<p>Vehicles in Custody of the Motor Trade</p> <p>Cover is provided for vehicles that are in the custody of the Motor Trade for maintenance or repair.</p>		<p>1</p>
<p>Trailers</p> <p>Policy cover applies:</p> <ul style="list-style-type: none"> If the trailer is specified in your Policy Schedule, or Is attached to the Insured Vehicle for the purpose of being operated or drawn. 	<ul style="list-style-type: none"> We will pay up to the amount stated in your Policy Schedule. We will pay up to £5,000 if a trailer is not specified in your Policy Schedule and if Comprehensive cover has been selected. 	<p>3</p>

Important Information

Your Right to Cancel

You may cancel your policy at any time by giving the insurers notice in writing. You will be entitled to a refund of any premium based on the insurers short period rates from the date of cancellation or if a Certificate of Motor Insurance has been issued from the date of return to the Insurers of such certificate.

Our Right to Cancel

We may cancel this policy by giving you at least 30 days notice in writing to your last known address. You will be entitled to a pro rata return of premium calculated from the date of cancellation or if a Certificate of Motor Insurance has been issued from the date of return to the Insurers of such certificate.

Making a Claim

Should you wish to make a claim under your policy please call our claims department on **01624 645900** as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Our Complaints Procedure

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, you should initially raise your concerns with your usual business contact. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, you should write to:

The Managing Director
Intact Insurance Isle of Man Limited
P.O. Box 27
Jubilee Buildings
1 Victoria Street
Douglas
Isle of Man
IM99 1BF

If you are still dissatisfied, you can ask the Financial Services Ombudsman to review your case. The FSO can be contacted as follows:

e-Mail Address: ombudsman@iomoft.gov.im
Telephone Number: 01624 686 500

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.

Financial or Trade Sanctions

Intact Insurance Isle of Man Limited is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation where applicable.

Premiums and Payments

Premiums are inclusive of Insurance Premium Tax where applicable. You may pay for your policy annually or, for some policy contracts, by monthly instalments. You may be able to pay annual premiums by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

Shortly before each policy renewal date we will tell you the premium and terms & conditions that will apply for the following year. If you wish to change or cancel the cover you need to tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy.

If you pay by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Law applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy documentation.

Who regulates us?

Intact Insurance Isle of Man Limited is authorised and regulated by the Isle of Man Financial Services Authority. Our registration number is 007.