

Agricultural Insurance

Insurance Product Information Document

Company: KGM Motor

Product: Agricultural



KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority, FCA Firm Reference Number 799643. Registered in England & Wales, No: 10581020. Registered Office: 2nd Floor St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH.

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?

Comprehensive Motor Insurance



What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft
- ✓ Audio cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Satellite Navigation cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Windscreen/Glass – unlimited cover provided our approved glass supplier is used (excluding Agricultural vehicles) and is subject to a standard compulsory windscreen excess per claim (cover excludes sunroof and glass roof panels Please refer to your schedule which will show the windscreen excess
- ✓ Replacement keys and locks cover
- ✓ Foreign travel – the minimum cover required by law in any EU country. Full policy cover as per the UK can also be provided in EU countries subject to certain terms and conditions (please refer to your Policy Document for further details)
- ✓ The cover specified in your schedule, extends to trailers, agricultural implements or machines, excluding liability to others.
- ✓ Medical expenses cover



What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Loss of or damage to your vehicle, where possession of it is gained by deception
- ✗ Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it
- ✗ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✗ Costs which exceed the market value of your vehicle or the value declared on your policy schedule if the market value is more
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✗ Loss or damage to your vehicle caused by filling its fuel tank with the incorrect fuel
- ✗ Windscreen cover excludes repair or replacement of the sunroof and or glass roof panels of your vehicle
- ✗ This insurance does not cover any form of hiring, racing, pacemaking, speed testing or competitions, performance testing, use on any racetrack or test circuit, or use on any off – road course or ground
- ✗ Any loss or damage caused whilst under the influence of alcohol or drugs



Are there any restrictions on cover?

- Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- Windscreen/Glass If our approved supplier is not used, then a higher windscreen excess will apply, and cover will be restricted to a maximum of £100 after your excess is deducted
- Any compulsory or voluntary policy excess which applies as shown in the policy schedule
- If you choose not to use our approved vehicle repairer an additional £250 excess applies
- Third Party Property Damage claims limit - £20,000,000 if caused by a Private Car or £5,000,000 if caused by any other type of vehicle. This amount reduces to £1,000,000 if an insured vehicle is carrying hazardous goods.
- Audio Cover limit – £750
- Personal belongings cover limit - £250
- Satellite Navigation Equipment limit - £750
- Replacement keys and locks limit - £1,000
- Accessories and spare parts which relate directly to the function of your agricultural vehicle limit - £15,000
- Medical Expenses cover limit - £500 per person



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive
- You must tell us as soon as possible about any changes to the information you provided at the time you took out this policy or during the policy cover. If you do not tell us about any changes then your policy cover may be affected (which may also affect the payment of a claim) or your policy may become invalid



When and How do I pay?

Terms and conditions of payment are agreed with your insurance advisor



When does the cover start and end?

From the start date you select for 12 months



How do I cancel the contract?

You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact your Insurance advisor.

Please also note that as this is a Commercial policy, a cooling-off period is not provided therefore our standard cancellation terms will apply. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided plus an administration fee of £25 excluding insurance premium tax. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'.

Where a claim has occurred, no refund of premium will be allowed.

