

Tower Insurance

[Agricultural & Forestry Vehicle]

Policy Summary



Tower Insurance Company Limited. Registered in the Isle of Man No. 521
Registered Office Jubilee Buildings, 1 Victoria Street, Douglas, Isle of Man, IM99 1BF
Authorised & Regulated by the Isle of Man Government Insurance & Pensions Authority.
Covered by the Isle of Man Financial Service Ombudsman scheme.
Tower Insurance Company Limited is a member of the Royal & SunAlliance Insurance Group of companies





[Agricultural & Forestry Vehicle]

Your Tower Insurance Agricultural & Forestry Vehicle policy is an annual contract which may be renewed each year subject to your needs and our terms & 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 & Theft - Fire & 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 & 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 document, 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 & benefits and any significant limits or exclusions. For full policy details and our full terms & conditions, please read your Policy document, a copy of which will be provided on completion of your contract or at any time on request.

Important Information

The Customer Service section of this Policy Summary gives you important information on the following:

- []** *Your 'Right to Cancel'.*
- []** *Making a claim.*
- []** *Our complaints procedure.*

Table 1 Standard Features & Benefits

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

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Territorial Limits</p> <p><input type="checkbox"/> The territorial limits of the Policy are the Isle of Man, Northern Ireland, the Republic of Ireland, Great Britain and the Channel Islands. This includes transit by sea between any of these territories.</p> <p><input type="checkbox"/> Cover is automatically extended to any country in the European Union. Certain other countries may also be included, please refer to your Policy document.</p>	<p><input type="checkbox"/> Cover is limited to road traffic legislation in each of these countries.</p> <p><input type="checkbox"/> To extend this cover you must tell us before you take your vehicle abroad.</p> <p><input type="checkbox"/> You must provide us with details of your visit as you may have to pay an additional premium.</p>	<p>Page 3</p> <p>2</p>
<p>Third Party Only</p> <p><input type="checkbox"/> Protection against Legal Liabilities for injury to other persons (including passengers).</p> <p><input type="checkbox"/> Protection against Legal Liabilities for damage to third party property.</p> <p><input type="checkbox"/> Payment of emergency treatment fees.</p>	<p>There is a limit of £1,000,000 for damage to property in any one claim.</p>	<p>2</p> <p>4</p>
<p>Third Party Fire & 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 Schedule.</p>	<p>1</p>
<p>Comprehensive</p> <p><input type="checkbox"/> As Third Party Fire & Theft plus cost of repairing/replacing vehicles following loss or damage by other accidental causes.</p> <p><input type="checkbox"/> Damage to windscreens.</p>	<p>We will pay up to the amount that is stated in your 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>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Trailers</p> <p>Policy cover applies:</p> <ul style="list-style-type: none"> <input type="checkbox"/> If the trailer is specified in your Schedule, or <input type="checkbox"/> While it is attached to the motor vehicle and if your Schedule shows that 'unspecified trailers' are covered, or <input type="checkbox"/> If it has been attached to a vehicle and while away from your premises it is temporarily detached, but still in the vicinity of that vehicle. 	<ul style="list-style-type: none"> <input type="checkbox"/> We will pay up to the amount stated in your Schedule. <input type="checkbox"/> We will pay up to £5,000 if a trailer is not specified in your Schedule and if Comprehensive cover has been selected. 	3
<p>Indemnity to Hirer</p> <p>The hirer will be compensated for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Legal liability. <input type="checkbox"/> Loss of, or damage to, the vehicle. If Comprehensive cover is selected. 	<p>Provided that the hirer is not entitled to cover under any other policy.</p>	4
<p>Use by Public Authorities</p> <p>Cover includes use while the vehicle is hired or lent to public authorities for snow clearing or hauling material for spreading on roads to deal with frost, ice and snow.</p>		Certificate of Motor Insurance

Table 2 General Conditions & Exclusions

The following apply to the policy as a whole, regardless of the specific cover you have selected. For full details of these and other conditions & exclusions, please read your Policy Wording.

Cover	What is not covered	Policy Section
Loss or damage to your vehicle.	<ul style="list-style-type: none"> <input type="checkbox"/> The cost of wear & tear, loss of value, parts breaking down or failing. <input type="checkbox"/> The loss from deception by an alleged purchaser or his agent. 	1
Airside use.	Excluded, except as required by road traffic legislation.	2
Terrorism.	Excluded, except as required by road traffic legislation.	Schedule
Use and driving of the Vehicle.	Any vehicle being used for a purpose not stated in the Policy or being driven by a person not covered by the Policy.	6 Certificate of Motor Insurance

Other Conditions & Exclusions	Policy Section
<p>Reasonable precautions.</p> <p>It is a condition that you take all reasonable precautions to prevent injury, loss or damage and maintain your vehicle(s) to a roadworthy condition.</p>	5
<p>Damage to property owned by you or in your custody or control is excluded.</p>	2
<p>Damage to property being carried by your vehicle(s) is excluded.</p>	2
Excesses and Limits	Policy Section
<p>The Policy may be subject to excesses, which are the amounts you must pay in the event of a claim. In addition, certain limits may also apply. These will be shown in your Schedule, plus any standard excesses shown within your Policy document.</p>	1 & 7



Your 'Right to Cancel'

If once you have checked your policy you decide not to proceed with our insurance you have a statutory right to cancel the policy within 14 days, starting on the date you receive your policy documentation.

To cancel, please write to the address or call the number shown on your Policy Schedule. On receipt of your notice and, where applicable, the return of your Motor Insurance Certificate(s), we will refund any premiums already paid, except where you have already made a claim under your policy.

Making a claim

Should you wish to make a claim under your policy please call our Claims Department on **01624 645 900** as soon as possible. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy document.

Our complaints procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact.

If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Office.