



Farm Environmental Liability Insurance

Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Name of the insurer

The insurer of the policy is XL Insurance Company Limited. Administered by Land Based Underwriters.

Type of insurance and cover

The Farm Environmental Liability policy is a product designed to meet the needs of the agricultural and horticultural industries in respect to their environmental liabilities.

Key covers, features and exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

Cover, features and benefits	Exceptions and limitations
<p>Cover for up to £1,000,000 for loss resulting from any pollution in, on, at, under or migrating from the covered location or during transportation, including:</p> <ul style="list-style-type: none"> • Own land clean-up costs • Other land clean-up costs • Emergency containment costs • Environment Agency expenses/ charges • Reinstatement of natural habitat costs • Legal technical defence costs. 	<p>Please refer to your policy</p> <p>Pollution or Natural Resources Damage arising out of a deliberate act or omission, willful misconduct or gross negligence.</p> <p>Fines/Penalties arising out of criminal, civil action.</p> <p>Genetically Modified Organisms</p> <p>Prior pollution conditions</p> <p>Underground storage tanks</p>

Duration of policy

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

Right of cancellation

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. A full explanation of the cancellation rights can be found in the policy documentation.

How to claim

If you need to make a claim please call Land Based Underwriters on 01590 624399 and speak to their Claims Department. Please have details of your claim to hand.

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 with this, we would like to hear from you.

In the first instance, please contact Land Based Underwriters

The New Forest Estate Office Lyndhurst Road Brockenhurst SO42 7RL.

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

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 then be entitled to refer it to this independent body. The Financial Ombudsman 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 cannot 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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XL Insurance Company Limited.

Registered Office: XL House, 70 Gracechurch Street, London, EC3V 0XL, United Kingdom

Registered Number: 01884214 England

XL Insurance, a member of the XL Capital Group

Authorised and regulated by the Financial Services Authority.