

FARM INSURANCE FROM THE UK'S LEADING RURAL INSURER



Whatever your farming insurance needs,
we can protect your livelihood and your future



NFU Mutual
FARM INSURANCE

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TEN GOOD REASONS TO CHOOSE NFU MUTUAL

Here are just some of the reasons why UK farmers choose us:



Big on local presence

With a network of over 295 agency offices across the UK, we can get to know you, your family and your farm.



Our heritage

Started by farmers for farmers. With over 110 years' farming knowledge and expertise, we know the industry inside out.



No hidden fees

We don't charge for Direct Debits or any other methods of payment, midterm adjustments or cancellations.



Farming unions

We work closely with the farming unions to ensure your interests are protected. Please see page 18 for more details about Union Advantage.



Customer rewards

We reward our loyal customers through a Mutual Bonus which provides a saving on the renewal premium of your General Insurance policy, that includes our farming products.



We're dedicated to keeping you safe

NFU Mutual Risk Management Services Limited was established over 25 years ago. We also fund the Farm Safety Foundation.



Customer loyalty

95%* of our farming customers renew their insurance with us each year.

*Based on policy renewals for 3 years ending June 2023.



Our commitment to farming

Through our business operations and support, we give back to the farming community in lots of different ways.



Insight and knowledge

We work closely with system suppliers, leading agricultural colleges, and other industry experts to identify future opportunities and risks for farmers.



Our products

We cover small farms, large farms and everything in between.

FARM SELECT

Whether you're a farm owner, tenant or undertaking some contracting activity, your business can face physical risks such as damage to essential property, produce or livestock, by bad weather or fire.

Underinsurance

Due to ever increasing inflationary pressures it's more important than ever to make sure that your farm business has the right cover for your needs.

When it comes to insuring your farm it might be tempting to save money and choose the cheapest policy possible. But if your farm property, stock or equipment aren't insured for an amount which allows you to replace them in the event of a loss, you could face an unexpected financial shortfall.

The best way to make sure you don't fall foul of underinsurance is to review your cover regularly. If you're unsure, your local agency office will be able to help.

Is this for me?

Our Farm Select policy is tailored to your requirements. It's designed for large farms to incorporate all the needs of a farming business. This includes specialist producers, diversified enterprises and adoption of precision technology.

Speak to your local agency office or more details including any limits, exclusions or excesses to help ensure it's right for you.

“We run an arable farm south of Manchester where we have a number of different agricultural activities including growing potatoes, arable and some contracting and share farming. The main business though is egg production where we pack and sell our own eggs into the wholesale market as a 'producer retailer'. We also have a pullet rearing business on a separate farm unit.

All of the farming activities are covered under my NFU Mutual Farm Select policy and in addition I have a number of other agricultural and commercial vehicle and personal products.”

Duncan Priestner, Farm Select customer, Lymm – Cheshire



Key features and benefits

- ✓ Day-one reinstatement buildings and contents cover, including an automatic 15% increase on your property sums insured to combat inflation
- ✓ £10m Public and Product Liability cover to protect your business if it's held responsible for accidental injury to clients, customers or the public
- ✓ £250,000 Legal Expenses cover to protect your business and employees during legal disputes, including access to our 24/7 legal advice helpline and online employment manual
- ✓ £2m Environmental Liability cover to protect your business if your farming activities or waste results in an injury or pollutes property or the environment
- ✓ £10m Employers' Liability cover to protect your business and its employees, as well as your family and friends if they're injured or become ill due to their work on the farm
- ✓ Livestock cover with the option to insure higher value pedigree animals or breeding stock, and cover for specified diseases.

FARM ESSENTIALS

We know how demanding running a small farm can be. That's why we created our Farm Essentials policy so now you'll be protected by insurance that works just as hard as you do.

Flexibility

Our aim is to deliver the best possible farm insurance package to meet your needs.

With that in mind, there's flexibility to cover livestock, farm income and some diversifications such as B&Bs, farm shops, camping and caravan sites, and leasing of land or grazing rights.

Don't forget to speak to your local agency office if your insurance needs or priorities change due to growth or diversification. They'll also be happy to cover details of any limits, exclusions or excesses to help ensure this policy is right for you.

Is this for me?

We understand the needs of smaller farms, so you only pay for the cover your business or smallholding requires. Farm Essentials is for farms up to 50ha, it covers livestock, small hill farms and simple diversifications that meet the acceptance criteria.

If your farm generates up to £50,000 in farming income annually and meets additional acceptance criteria, this policy can provide the essential property and liability covers to meet your requirements.

“My partner and I run Owl Farm in West Wales. We have 48 acres of land, including a large orchard, plus 5 lovely Welsh stone rental cottages. We attract guests, with our close proximity to beautiful, award winning beaches and with our 180 rare-breed animals, including sheep, goats and ponies. We also offer weaving classes, where I use the wool from our animals. Everything is covered on our Farm Essentials policy, looked after by Rob Nicholas, the local NFU Mutual Agent.”

Hayley Adkins, Farm Essentials customer, Cardigan – Ceredigion.

Key features and benefits

- ✓ £10m Public and Product Liability cover to protect your business if it's held responsible for accidental injury to clients, customers, or the public
- ✓ £10m Employers' Liability cover to protect your business and its employees, as well as your family and friends if they're injured or become ill due to their work on the farm
- ✓ Day-one reinstatement buildings cover up to £450,000 and contents cover up to £50,000 – including a 15% increase on your property sums insured to combat inflation
- ✓ Cover for farming stock up to £50,000
- ✓ £250,000 Legal Expenses cover to safeguard your business and employees during legal disputes, providing your claim has a reasonable

prospect of success, including access to our legal advice helpline and online legal employment manual

- ✓ £2m Environmental Liability cover to protect your business if your farming activities or waste results in injury, environmental or biodiversity damage.

Optional cover

- ✓ Cover for loss of business income up to £50,000 due to an unexpected event (provided you have property insurance in place covering the same event), including an automatic 33% increase in your sum insured to support you in your time of need
- ✓ New cover for smaller livestock herds or flocks whilst on the land or in transit, valued up to £100,000 (excluding diseases).



AGRICULTURAL VEHICLES

Tractors and other farming vehicles are more than just wheels, GPS units and machinery – they’re what keep you going. That’s why we value them just as much as you do.

From tractors, combines and balers to quad bikes and mowers, our comprehensive Agricultural Vehicles policy provides cover to suit you.

To support farmers in the fight against rural crime, NFU Mutual invests in initiatives across the UK including a dedicated police agricultural vehicle theft tracking and recovery unit. The National Vehicle Crime Intelligence Service (NaVCIS) co-ordinates farm machinery theft intelligence between NFU Mutual, police forces, Border Force and Interpol.

Beating rural crime –
help reduce your premium

We reward you for taking security measures proven to help prevent theft. We offer

discounts on Agricultural Vehicle policies when farm vehicles and machinery are fitted with Thatcham-approved tracking systems and immobilisers and CESAR marking. Talk to your local agency office to find out about the discounts.

Is this for me?

Whether you have a number of tractors across a large farm, or rely on smaller farm vehicles to keep your smallholding moving, we offer protection that ensures as little disruption to your work as possible should anything happen to your agricultural vehicles.

Speak to your local agency office for more details including any limits, exclusions or excesses to help ensure it’s right for you.

“I have about 130 pure bred Shetland ewes plus followers and rams etc. on our 100 hectares and am focusing on producing and selling breeding stock. I have a tractor, quad bike and a Toyota Hilux pickup to manage things day to day on the croft, and all are insured with NFU Mutual. I know that if I have a problem with any of these vehicles then I can speak to someone at the Shetland agency office and it’ll get sorted out.”

Drew Ratter, Agricultural Vehicle customer, Shetland



Key features and benefits

- ✓ If your vehicle is less than one year old when written off or stolen, we'll replace it with a new one
- ✓ Trailers and implements are covered up to £500,000 – including horse and livestock trailers
- ✓ If your vehicle is damaged, cover is included for electrical wiring, engine control units and alternators caused by a short circuit
- ✓ Unlimited cover for glass repair and no excess to pay if you use our approved repairer
- ✓ Unlimited cover for damages and costs, for which you're legally liable, for injury to any person – plus up to £5m cover for third party property damage
- ✓ Cover for up to £100,000 of solicitors costs for uninsured loss recovery, motor prosecution defence and motor contract disputes
- ✓ Up to £1,000 cover for goods carried in your vehicle or trailer.

AGRICULTURE AND TECHNOLOGY

Since our beginnings in 1910, we've seen a huge amount of technological innovation and are proud to support farmers through these changing times.

Today there's a growing number of systems available to help increase productivity and efficiency, prevent rural crime and make everyone's jobs safer. It's important to remember that technology is an enabler, therefore farmers skills and practices will need to work hand in hand if adoption is to be a success.

Embracing the right technology at the right time is becoming increasingly important to ensure farming businesses remain profitable in the long term. That's why we offer more than insurance. We work closely with scientists, agricultural colleges and tech companies to help our customers make the right choices to farm sustainably, profitably and safely.

Download our agri-tech report



Investing in Agri-Tech needs careful planning and consideration which is why we have worked with a number of experts to produce our Agri-Tech report.

You can download our report by searching '**NFU Mutual Agri-Tech report**'.





Key considerations for agri-tech investment

- What technologies are currently being adopted in your sector?
- What return are you likely to receive from your investment?
- How much will the technology cost to set up and maintain?
- Will you buy the technology outright, lease it or sign up to a subscription-based service?
- What are the legal requirements and guidelines to operate the technology?
- What are the insurance needs for the technology and how will you plan to manage risks?

If you're thinking of adopting new technology on your farm, we'd encourage you to speak to your local NFU Mutual agency office as soon as you can to ensure you have the right cover in place.

DIVERSIFICATION

For many, being profitable and sustainable means using existing assets, such as land, buildings or machinery, to diversify into new types of business. From farm shops and luxury ice cream, to holiday accommodation and wedding venues – such ventures can even end up replacing traditional farming entirely.

With over 110 years supporting the farming community, we've seen a lot of change and understand the importance of diversifying. Many farmers are looking at new ways to boost profitability and make their farms sustainable.

Is this for me?

Our evidence indicates that those who have diversified are doing so in order to generate additional income, with the most common forms of activity being letting empty buildings for non agricultural use such as offices, rooms and storage.

Other popular diversified businesses include solar energy, hospitality and retail.

Our Farm Select policy can cover a wide range of diversified businesses. Speak to your local agency office for more details including any limits, exclusions or excesses to help ensure it's right for you.

Download our diversification report



Our diversification report features the latest trends, insights and case studies to help UK farmers explore opportunities for the future.

You can download our report by searching '**NFU Mutual Diversification report**'.





Key considerations for diversification investment

- Do you have the skills, resources and commitment to make it work or would it be a distraction from the core farm business?
- Have you fully reviewed your farm business and identified strengths and areas where you can add value to your existing model?
- What are your assets – from land, location, buildings and finance to people and skills – and have you realised their full potential?
- What market and demand is there for your diversification venture?
- What makes your farm unique and sets you apart from the competition?
- Have you asked the experts for advice? For example, speak to your local NFU Mutual

agency office at the planning stage to ensure you understand the risks and have the right level of cover to meet your needs

- Are you thinking about renewable energy production on your farm? Our partners at NFU Energy are always available and ready to provide you with expert information about a range of renewable energy options, to give you all the help and guidance you need before investing in a renewable energy options.

If you're thinking of diversifying, we'd encourage you to speak to your local NFU Mutual agency office as soon as you can to ensure you have the right cover in place.

AGRI-CONTRACTING

Agricultural contractors are becoming an increasingly important part of farming in the UK – from specialist firms that have been set up exclusively for this purpose, to existing farms that have diversified.

We're proud to be the leading insurer for agricultural contractors and our research shows that just over half of farms we insure make use of them.

Agri-contracting covers a range of farming types, including crop

support and maintenance, animal husbandry, land management and traditional farmers who diversify into agri-contracting.

Benefits for specialist contractors

- A way for the younger generation of farmers or those from outside the industry to earn an income and get into farming
- A chance to specialise in a particular field, for example, agronomy that allows contractors to be involved in the farming industry without having the responsibility of running a farm.

Benefits for farmers

- Farmers can employ contractors and help release the capital value of machinery
- The cutting edge and specialist equipment that contractors can provide help to create economies of scale and drive growth
- It allows older farmers to remain involved in the business, but avoid some day-to-day labour management issues.

Is this for me?

If you expand your business to provide contracting services, then it's essential to have insurance that covers these new activities – otherwise you risk being underinsured, which means you could face an unexpected financial shortfall in the event of a claim.

Speak to your local agency office for more details including any limits, exclusions or excesses to help ensure it's right for you.

Simon Smith from Leicestershire has grown Lyndon Farms from a 150-acre dairy farm in the 1980s into a large and diverse operation, which includes a successful contracting business. Their contracting operations range from foraging to share farming, lime spreading, hedge cutting, plant hire and more. Read more about agri-contracting including top tips for getting into it by searching '**NFU Mutual Agricultural contracting**'.

Whether you're purely an agricultural contractor, or you primarily farm your own land, you can add on a range of specialist contractor covers to suit your needs. You'll need to have an existing Farm Select or Commercial Select product to do this. Key features and benefits of Farm Select include:

- ✓ £10m Public and Product Liability cover to protect your business if it's held responsible for accidental injury to clients, customers or the public
- ✓ Day-one reinstatement buildings and contents cover, including an automatic 15% increase on your property sums insured to combat inflation
- ✓ £250,000 Legal Expenses cover to protect your business and employees during legal disputes, including access to our 24/7 legal advice helpline and online employment manual.
- ✓ £2m Environmental Liability cover to protect your business if your farming activities or waste results in an injury or pollutes property or the environment

- ✓ £10m Employers' Liability cover to protect your business and its employees, as well as your family and friends if they're injured or become ill due to their work on the farm.

We provide optional covers specifically designed for contractors. Speak to your local NFU Mutual agency office for more details and to ensure you have the right cover in place.

- ✓ **Crop management** – we'll indemnify you if you damage someone else's crops due to spray drift or spreading fertiliser in the wrong place
- ✓ **Agricultural payments** – you're covered if you accidentally cause a reduction in another farmer's BPS (or future scheme) payments.



DIRECTORS AND OFFICERS LIABILITY INSURANCE

Did you know that if you're a Director, Officer, Partner, Manager or employee of a farming business you could have a legal action brought against you by third parties? Allegations can be made against you accusing you of errors made in running the business such as breach of duty, misstatement, misleading statements and breach of trust.

Through our partner insurance provider, AIG, we offer cover and expertise to meet your Directors' and Officers' liability needs. The insurance covers defence costs, settlements and other covered losses relating to actions brought against your business's Directors and key Managers (Officers) for alleged wrongful acts.

Is this for me?

This is for farm partnerships, privately owned companies and not-for-profit entities such as farming organisations and rural charities. An error on the part of one party can have financial and personal consequences for all – even if the other parties acted lawfully and appropriately. This cover is becoming an essential requirement for many farm businesses. Speak to your local agency office for more details including any limits, exclusions or excesses to help ensure it's right for you.

Key features and benefits

Standard Cover

- ✓ Select a limit of indemnity from £100,000 to £5m to meet the needs of your farming operation
- ✓ Separate and independent limit of indemnities for different aspects of cover
- ✓ Investigation and prosecution costs for individuals
- ✓ Retired Director cover
- ✓ Defence costs for claims seeking fines and penalties against the company (fines and penalties aren't covered)
- ✓ Company pollution, breach of contract and bodily injury/property damage defence costs.

Optional Cover

- ✓ Options to add Employment Practice Liability cover and Crime.

PROTECTING YOUR BUSINESS FROM CYBER ATTACKS

The farming industry is changing. Just like any other business, farms, especially those with diversifications that collect data or rely on IT systems to run the business, face the growing risk of cyber crime.

Through carefully chosen products provided by our expert partners, NFU Mutual can offer insurance cover and expertise to meet your needs.

According to the 2023 UK Government Cyber Security Breaches Survey, 32% of all UK businesses had identified at least one cyber security breach or attack in the previous 12 months.

Is this for me?

Whether you use email, online banking, or online purchases, farms now also leverage more advanced technologies like CCTV, gate sensors, livestock monitors for animal welfare, and in field technology to assess weather and crop health. All of these operations could be targeted by cyber criminals and put your business at risk. Not only will an attack have immediate financial implications, it can also result in reputational damage over the longer term.

Key features and benefits

Typical Standard Cover

- ✓ Immediate access to legal and IT forensic services to deal with an attack and advise on what to do next
- ✓ Can assist with notification to individuals who have had their data breached
- ✓ Third party cover for claims brought against you by a customer or employee for breach of data and cover to provide investigation costs and defence of Data Protection Regulator investigation and prosecution, including insurable fines.

Optional Cover

- ✓ Extortion, Digital Media, Network Interruption, Outsource Service Provider Network Interruption, Computer Crime, Telephone Hacking and more.

Speak to your local agency office for more details including any limits, exclusions or excesses to help ensure it's right for you.

UNION ADVANTAGE

By working closely with the NFU, we've created Union Advantage.

Quite simply, it gives our farming community bigger benefits and more protection to say 'thank you' for your continued loyalty.

Do I qualify?

By working closely with the farming unions we're able to offer a wide range of enhanced cover and discounts to support the future of your farm.

To benefit simply:

- commit to insuring your farm with NFU Mutual for at least three years and
- hold a fully active NFU Farmer and Grower membership.

Key features and benefits

Encouraging Farm Safety

- 20% off risk management consultancy and training days provided by NFU Mutual Risk Management Services Ltd.

Peace of mind

- Accidental Death cover for you – up to £12,000, and £10,000 for employees
- Waived standard excess on specified covers
- Waived underinsurance special condition on specified covers for farming and growing activities
- £5,000 enhanced moral obligation cover to protect you in the event of a visitor's vehicle or property being damaged whilst on your farm.



“ Union Advantage has been created to recognise the continued loyalty of those that are both NFU Mutual customers and farming union members, providing them with more benefits and superior protection.”

Minette Batters, NFU President



FARM SAFETY

Agriculture has the highest rate of fatalities of all the major industry sectors in the UK, according to the Health & Safety Executive and Health & Safety Executive Northern Ireland. NFU Mutual is committed to helping improve this, across the whole farming community.

Here are some of the safety services we offer:

NFU Mutual Risk Management Services

As the UK's leading rural insurer, we understand the pressure farmers are under. But cutting corners and taking unnecessary risks can lead to accidents, injuries and fatalities that are often simple to prevent.

NFU Mutual Risk Management Services Ltd was established over 25 years ago and currently employs over 90 home-based consultants and sales personnel located throughout the UK.

They can provide you with the consultancy services you need to improve safety within your farm business, including reviews and training.

A safety review will show you ways to improve safety on your farm and how you look after your employees.

Vulcan Inspection Services

NFU Mutual and Vulcan Inspection Services provide statutory equipment inspection services and have been in partnership since 1997.

Vulcan have over 600 engineers providing nationwide coverage for NFU Mutual customers. They undertake statutory inspections of pressure plants and lifting machinery on farms to ensure that it is safe for continued use.

Farm Safety Foundation

We fund this award-winning registered charity which raises awareness of farm safety among younger farmers (16-40) and challenges their risk-taking behaviours. Since 2014, the Farm Safety Foundation (Yellow Wellies) has delivered farm safety training to 21,000 young farmers across the UK.



Proudly supported by NFU Mutual

If you're not sure where to start a great first step is speaking to your local agency office about how you could benefit from our expert farm risk advice service.

SUPPORTING THE FARMING COMMUNITY

As a mutual, we have no shareholders to generate profits for. We're here for our customers, and it's our job to be the type of business they like us to be.

Through talking to them, we know that means acting responsibly, always doing the right thing, and making a positive difference – for the good of our members, our communities and for the environment.

It's a commitment that goes far beyond developing the insurance and financial products designed for our customers' needs. We also work hard to develop and support various schemes and initiatives that reflect our customers' values, protect their livelihoods, and keep them and their families safe. These initiatives include educating young farmers, promoting farm safety and tackling rural poverty. For example, we've been working closely with The Prince's Countryside Fund on their Farm Resilience

Programme to help strengthen UK farming and secure a brighter future for farming families. Since 2016, more than 1,400 farms have received free business support and training.

In 2022, we:

- donated £8.1m to support the farming unions
- invested more than £400,000 to support local, regional and national initiatives which helped farmers and rural communities tackle rural crime
- donated £3.25m to national and local causes across the UK
- teamed up with The British Horse Society, British Cycling and THINK! to run our second annual rural road safety campaign to help reduce the risks for all rural road users.



MORE THAN FARM INSURANCE

If it matters to you, it matters to us. At NFU Mutual we offer a range of additional insurance and financial planning services so you can protect what's important to you today, and plan for a secure future.

Home insurance

With home insurance from NFU Mutual, you can rest assured that your home has the protection it deserves, inside and out. We offer cover for a wide range of properties, including smallholdings, listed buildings, and high-value homes with fine art and contents valued over £150,000.

Motor insurance

Our motor insurance policies offer a high level of cover as standard, whatever the

vehicle. We insure a wide range of vehicles and our policies include extras you may expect to pay for with other insurers.

Commercial insurance

Whatever type of commercial activity you're involved in, we're here for you. From large national companies to small independent retailers, from property developers to estate management, and supporting trades of a variety of sizes. Whatever type of commercial activity you're involved in, we're here for you. We can help you to put the right insurance in place for you and your specific business needs.



TRUSTED ADVICE THE NFU MUTUAL WAY

Financial planning

We're also very experienced providers of financial planning services for farmers – whether that's for you personally or for the long-term financial security of your farming business.

From Investments to Inheritance Tax advice, from Personal Pensions to Life, Critical Illness and Income Protection Cover, our Advisers are here to listen and help you realise your financial goals. With a long history of serving the rural community, we're experienced in discussing important topics such as handing down the farm and intergenerational wealth transfer.

Plan for the unexpected

We know that running a farm is all-consuming. As well as the day job, there's always something to worry about: from potential theft and damage to your property, to the expense and hassle of maintaining machinery.

This means it can be easy to lose sight of the bigger picture: growing a sustainable business and protecting it for the future.

Unexpected events can have a dramatic impact on the long-term stability and continuity of your business. Although we understandably don't want to think of the worst, it's important to plan – with help from a professional Financial Adviser – for eventualities which might derail your financial future.

Financial advice from NFU Mutual can help you protect your business as well as your personal finances. NFU Mutual Financial Advisers advise on NFU Mutual products and selected products from specialist providers. They'll explain the advice services on offer and the charges. Financial advice is provided by NFU Mutual Select Investments Ltd.

Not sure where to start?

A great first step is to talk to a financial expert. To find out more speak to your local NFU Mutual agency office.

LET'S START TALKING

At NFU Mutual we're here to help put your mind at ease. Whatever cover you choose from us, you can be sure of a high level of protection.

To see how our policies and services can benefit your farming business, contact your local agency office or visit:



nfumutual.co.uk/farming

Would you like to feature in our next brochure?

Get in touch with Commercial_Marketing_Campaigns@nfumutual.co.uk if you have a farming success story, that you'd like to share with other farmers.

If you'd like this document in large print, braille or audio, just contact us.

We're committed to supporting our customers, whatever your circumstances or needs we're here to help.

If you're hard of hearing or deaf, or you have difficulty with your speech, you can contact us by using the Relay UK app on your smartphone or tablet, or by dialling 18001 before our number on your textphone.

To stop us contacting you for marketing or giving information to other members of the NFU Mutual Group, please write to Marketing Department (Do Not Contact Me), NFU Mutual, Tiddington Road, Stratford-upon-Avon, CV37 7BJ or contact your local agency office.

To find out more about how we use your personal information and your rights, please go to nfumutual.co.uk/privacy

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