

Farm Protect



Description	Standard Cover	Optional Cover	Cover Limits
Section 1 Farm Home			
Buildings & Contents	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Fire & Perils	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Accidental Damage	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
All Risks			
Unspecified	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500
Specified	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Sports Equipment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Other Covers			
Contents— Single article Limit €3,000			Can be Increased
Alternative Accommodation			10% of buildings sum insured
Legal Liability			€2.6m (incl. costs)
Contents temporarily removed			10% of contents sum insured
Contents (in open)			€500
Damage to Pipes/Cables			€750
Trace & Access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€750
Fire Brigade Costs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,000
Replacement Locks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Title Deeds	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Accidental breakage of fixed glass & sanitary ware	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€750
Money / Credit Cards	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Christmas / Wedding Gifts *	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Freezer Contents	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Audio, TV & Video (excl phones/tablets/gadgets)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Loss of Oil / Water **	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€750
Geo-thermal System	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Accidental Damage
Solar Panels	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Accidental Damage
Wind Turbines	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Accidental Damage
Water Treatment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Accidental Damage
Unoccupancy Period***			30 Days

Section 2 Farm Property

Standard Cover : Fire , Lightning , Explosion, Riot , Civil Commotion , Malicious Damage , Impact , Earthquake and Subterranean Fire .

Optional Cover : As above but including storm (farm buildings only)

Roots and Potatoes not stored in buildings

Silage in the open or in detached buildings or in towers of incombustible construction and used for no other purpose

Agricultural Produce & Farming Stock

Poultry Rearing Houses and Poultry

Theft of Tools

Computerised Electronic Milking Equipment

Farm Outbuildings

Section 3 Livestock

Basis of Cover

A Loss of Injury to livestock as a result of Fire, Lightning, Explosion , Aircraft and earthquake .

ADDITIONAL COVER OPTIONS - Fatal injury to livestock: Note maximum Limit to any one animal €6,500

B Caused by Electrocution and Flood.

C As a result of accidental violent and visible means whilst the animals are Straying from your farm premises or being driven or lead on foot on any public thoroughfare. Also accidental injury or death to livestock as a result of collapse of Slatted Units.

D As a result of accidental violent and visible means whilst In Transit on any public thoroughfare in suitable vehicles including loading and unloading and attendance at any sale or show on land within the Republic of Ireland or Northern Ireland.

E Resulting directly from Dog Attack or Worrying by Dogs (Sheep only) at least 5 miles from the nearest town or village and no prior incident.

Section 4 Employers Liability - Limit of Indemnity €13,000,000

Cover can be arranged in respect of full time and part time employees including family members

Section 5 Public Liability

Limit of Indemnity Options : €2,600,000 or €6,500,000

Section 6 Bulk Milk Storage

Cover Available (Please note that Cover 2 can only be chosen in conjunction with Cover 1)

Cover 1: Accidental Damage to Storage Installation

Cover 2: Deterioration of milk contained in above

Section 7 Business Interruption

Standard Cover: Fire , Lightning , Explosion, Riot , Civil Commotion , Malicious Damage , Impact , Earthquake and Subterranean Fire .

Basis: Loss of Gross Income Increase Cost of Working

Section 8 Agricultural Vehicles

Cover Available for Tractors & Trailers

Cover Options:

Third Party Only

Third Party Fire & Theft including Glass

Comprehensive

Excesses Applicable to Section 1

Standard	€250
Subsidence	€2,500
Snow Load	€500
Escape of Oil / Water	€500
Flood	€500
Storm Damage on Non-Standard Roof Portion	€500
Optional Voluntary Excesses	€350 / €500
Unspecified All Risks	€100
Specified All Risks	N/A
Sports Equipment	N/A
Pedal Cycles	N/A
Caravans (on tow)	€1,000

Notes:

- Excess €125 in respect of Sections 2 to 7
- Property Damage and Public Liability sections must be selected at a minimum.
- Other sections are optional.
- This is a brief outline of the cover we provide - more information is available in Policy Document and a copy of same is available on request .

Important Information

Geographical limits mean Republic of Ireland, Northern Ireland, Great Britain, the Channel Islands and the Isle of Man.

Munster Insurance & Financial LTD T/A Broker Solutions Ireland is subject to the Consumer Protection Code 2012, which offers protection to consumers. The Consumer Protection Code can be found on the Central Bank's website at www.centralbank.ie. Munster Insurance & Financial Ltd T/A Broker Solutions Ireland is authorised by the Central Bank of Ireland under Section 10 of the Investment Intermediaries Act 1995 (As amended). Munster Insurance & Financial LTD T/A Broker Solutions Ireland is authorised as an insurance intermediary under the European Communities (Insurance Mediation) Regulations 2005 and this can be verified by the Insurance Mediation Register which is available on www.centralbank.ie.

Surestone Insurance dac are the insurers and Munster Insurance & Financial LTD T/A Broker Solutions Ireland are authorised to underwrite and administer this Policy on behalf of the Company.

Claims

The Claims Manager for the purpose of the Claims Conditions is OSG Loss Adjusters Ltd.

Claim form (if required) can be obtained from OSG on 01 2611434

Mon. to Fri. 9am to 5pm

In the event of a claim we may appoint our own builder or other expert to undertake restitution work on a property or motor vehicle.

In the event of a dispute regarding a Claim please contact:

The Manager
Broker Solutions Ireland
62 O'Connell Street.
Ennis,
Co. Clare
V95Y950
065 6897899

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