

# Farmers Plan Renewal Schedule



Policy number 50068626  
Broker agency number 12534 Scheme 954

## Policy details

Policyholder Saltash Town Council  
Address 12 Lower Fore Street, Saltash, PL12 6JX  
Commencement date and time 06 March 2023 00:01  
Expiry date 05 March 2024  
Reason for issue Renewal acceptance

## Premium

Premium (excluding IPT) £2,569.00  
IPT £308.28  
Total premium due £2,877.28

## Vehicle details

Make & model	Vehicle Type	Numbers	Registration / Chassis number	Year of manufacture	CC	GVW	Value	Cover	Class of use	Annual rate per vehicle (excl. IPT)
KUBOTA F3890 RIDE ON MOWER	Agricultural	1	RO200TG	202	0		£20,561	Comprehensive	Agricultural	£540.00
WESTWARD V25 50H RIDE-ON-MOWER	Agricultural	1	WA17PPX	2017	1		£4,500	Comprehensive	Agricultural	£121.00
KUBOTA RTV 900 + SPRAY TANK	Agricultural	1	WK59DNE	2009	1	1	£9,230	Comprehensive	Agricultural	£246.00
CITROEN RELAY 35 L3 HDI 150 C/CAB	LCV	1	BX15HWJ	2015	2198	3500	£15,369	Comprehensive	Carriage Of Own Goods	£554.00
FORD TRANSIT CUSTOM 270 L1 100	LCV	1	EA14ZCZ	2014	2198	2700	£1	Comprehensive	Carriage Of Own Goods	£554.00
FORD TRANSIT T280 VAN	LCV	1	YA11SVY	2011	2198	3500	£7,800	Comprehensive	Carriage Of Own Goods	£554.00

## Permitted drivers

Registration / Chassis number	Driver restrictions
RO200TG	Any Driver
WA17PPX	Any Driver
WK59DNE	Any Driver
BX15HWJ	Any Driver - Excluding Drivers Under 25
EA14ZCZ	Any Driver - Excluding Drivers Under 25
YA11SVY	Any Driver - Excluding Drivers Under 25

## Vehicle excess details

An excess is the amount you must pay in the event of any claim, regardless of who is to blame for an incident. However, there may be additional excess terms applied highlighted below in Additional excesses for young or inexperienced drivers, or shown in the attached Schedule of Endorsements.

Registration / Chassis number	Total excess		Windscreen excess			
	Accidental damage	Fire & theft	Repair by ERS approved supplier	Replacement by ERS approved supplier	Use of non-approved ERS supplier	Agricultural vehicles*
RO200TG	£100	£100	£10	£75	£125	£50
WA17PPX	£100	£100	£10	£75	£125	£50
WK59DNE	£100	£100	£10	£75	£125	£50
BX15HWJ	£100	£100	£10	£75	£125	£50
EA14ZCZ	£100	£100	£10	£75	£125	£50

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\*regardless of which company carries out the repair or replacement

### **Additional excesses for young or inexperienced drivers**

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If your vehicle is damaged while a young or inexperienced person (including yourself) is driving, you will have to pay the first amount of any claim as shown below. This is on top of any other excess that you may have to pay.

<b>Drivers</b>	<b>Amount</b>
Under 21	£300
Aged 21 to 24	£200
25 or over who has a provisional driving licence or has not held, for 12 months or more, a full driving licence issued by the UK or any country which is a member of the European Union	£200

These amounts do not apply if the loss or damage is caused by fire or theft.

**Policy wordings:** Please go to the web page [www.ers.com](http://www.ers.com) to view the policy wording by selecting documents from the menu.

# Farmers Plan

## Schedule of Endorsements



Policy number 50068626  
Effective date and time 06 March 2023 00:01

### ENDORSEMENTS APPLICABLE

Where a value is shown below, this refers to information relevant to an endorsement such as, but not restricted to, an excess amount, driver or security device.

### ENDORSEMENTS APPLICABLE TO SPECIFIC VEHICLES

Vehicle type	Registration / Chassis number	Endorsement number	Description	Value	Specified driver(s)
Agricultural, LCV, Agricultural, LCV, LCV, Agricultural	WA17PPX, YA11SVY, WK59DNE, EA14ZCZ, BX15HWJ, R0200TG	001	Damage, fire and theft excess	100	
	All vehicles	002	Damage, fire and theft excess for specified people	500	David Brady
LCV, LCV, LCV	YA11SVY, EA14ZCZ, BX15HWJ	012	Driving exclusion	25	
	All vehicles	525	Trailer limit amended	15000	
	All vehicles	530	Legal expenses insurance		
	All vehicles	D77	Trailer cover attached or detached		

### ENDORSEMENT APPENDIX

#### 001 - Damage, fire and theft excess

We will not pay the first amount shown in the schedule for any claim under section 2 of your policy document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

#### 002 - Damage, fire and theft excess for specified people

We will not pay the first amount shown in the schedule for any claim under section 2 of your policy document for an event which happens while your vehicle is being driven by, or is in the charge of, the people named against this endorsement number.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

#### 012 - Driving exclusion

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age stated against this endorsement number.

#### 525 - Trailer limit amended

Within section 2 of your policy document, the sub-section "Agricultural trailers (agricultural vehicles only)" is amended to provide cover up to the amount shown against this endorsement number in your schedule.

#### 530 - Legal expenses insurance

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This insurance is extended to cover legal costs and expenses incurred in the recovery of uninsured losses or compensation for death or personal injuries, arising from an occurrence covered under this insurance.

### **Definitions**

You, your - the person named as 'the insured' in the schedule and any driver or passenger with the permission of the insured.

### **Administrator**

Arc Legal Group, The Gatehouse, Lodge Park, Lodge Lane, Colchester, CO4 5NE

Tel: 0344 770 9000

Email: enquiries@arclegal.co.uk

Appointed representative - a solicitor or any other qualified consultant appointed by you or the Administrator following notification of a claim.

Legal costs and expenses - unrecovered fees, costs and disbursements reasonably incurred by the Administrator or appointed representative and opponents costs of any civil proceedings for which you may be liable by order of the court or by agreement with the consent of the Administrator.

You must not investigate any event or claim without written advice from the Administrator. You must comply with all requests made by the Administrator and appointed representative for instructions, information, documents, attendance at meetings or court. If you fail to do so, we will discontinue the claim and any legal action and you will be responsible for all costs and expenses incurred. If you withdraw from, negotiate, commence or discontinue a claim or legal proceedings without prior written consent from the Administrator, you will also be responsible for all costs and expenses.

The appointed representative must at all times take instruction from, report to and supply information and documents to the Administrator. The Administrator will have direct access to the appointed representative and must be kept fully informed of all material developments.

If the Administrator believes that a claim has no reasonable prospect of success, we reserve the right to decline to pursue the matter or discontinue any claim or legal action.

If you are awarded costs, you must use these to repay the amount we have paid out on your behalf in connection with the proceedings. However, we will pay all legal costs and expenses up to the limit of this section when no costs or compensation are awarded. If the legal costs and expenses are greater than the amount you are awarded for the legal costs and expenses, we will pay the excess amount up to the limit of £50,000.

You must ensure that every step is taken to recover legal costs and expenses which have been paid out under this insurance.

### **Settling claims:**

We will pay up to £50,000 in total for any one accident or occurrence which shall be deemed to include a series of accidents or occurrences in connection with or arising out of one event.

### **Specific conditions**

- 1) You must tell us about any other legal expense insurance which you may have to cover the same loss.
- 2) The Administrator will have complete control over the legal proceedings. We will not be bound by any promises given by you without the Administrator's approval.
- 3) If you do not accept any solicitor appointed by the Administrator, we will ask the Law Society to name another solicitor who both you and the Administrator agree to. During this time, the Administrator may appoint a solicitor to act on your behalf, to protect your interests.

### **Specific exclusions**

We will not pay legal costs and expenses for the following circumstances:

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1)Where the Administrator considers that you will not get a reasonable settlement or where any expected settlement is small in relation to the time and expense involved.

2)If the Administrator has not agreed, in writing to the costs and expenses.

3)If we are not told of the claim within 180 days of the event causing it.

4)Claims which relate to fines and penalties awarded against you.

5)Claims involving disputes with us or our agents.

6)Claims involving actions carried out in order to fulfil a judgement or a legally- binding decision.

7)Claims which relate to an event which does not occur within the period of insurance.

We will not pay the following:

8)Claims caused by, contributed to or arising from:

(i)a contract or agreement entered into;

(ii)a criminal or deliberate act by you;

(iii)patents, copyrights and trademarks; or

(iv)libel or slander or verbal injury.

9)Claims relating to faults in your vehicle or incomplete, incorrect service or repair of the vehicle.

10)Claims which relate to an appeal unless the Administrators has agreed to them before the appeal has started.

11)Travelling expenses or compensation for being absent from work.

12)Legal costs and expenses if you withdraw from legal proceedings without our agreement.

13)Any legal costs and expenses involved in an action in a small claims court.

14)Legal claims which are covered under a more specific insurance or if a claim has been refused by another insurance company.

The general terms, conditions and exceptions of your insurance apply to this endorsement.

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#### **D77 - Trailer cover attached or detached**

Sections 1 and 2 of your policy document (Liability to others and Loss of or damage to your vehicle) are extended to apply to any trailer which is attached to or detached from your vehicle, provided that the value of the trailer does not exceed £5,000.

If the trailer is detached from your vehicle, cover will only apply if,

- the trailer is fitted with a security device which is in operation when the trailer is not in use; and
- the trailer is securely parked with the brakes on.

We are not liable for the loss of or damage to any contents in or on the trailer.

