



# **Hailstorm Insurance**

## Policy Summary



## Hailstorm 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 booklet carefully when **you** receive it.

This product is arranged by Rural and underwritten by Zurich Insurance plc.

Rural, Rural Insurance Group and Rural Insurance Services are trading names of Geo Underwriting Services Limited, which is authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Address: 2 Minster Court, Mincing Lane, London EC3R 7PD. Registered in England 04070987. Website: [www.ruralinsurance.co.uk](http://www.ruralinsurance.co.uk)

**You** can check the above details on the Financial Services Register by:

Website: <http://www.fca.org.uk/firms/systems-reporting/register>

Telephone: 0300 500 8082

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

### Cover

This hail policy provides compensation for loss or damage to your crops by hailstorm as requested by **you** and as described on **your Policy Schedule**. The insurance is for the period shown in the **Policy Schedule**.

### Significant features and exclusions

Some of the features and exclusions about **our** Hail insurance are summarised below. This summary does not describe all of the terms and conditions of **your** policy, so please take time to read the policy document.

Please refer to **your** schedule for the details of your insurance / operative sections and any terms applied specifically to **your** policy over and above our standard terms and conditions.

Main features	Significant exclusions
Hail damage to specified crops	Damage to crops by any other cause including wind Rain and Flood  Losses occurring during the first seven days following the inception of the policy

### Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. **We** have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, **we** will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

**We** believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. **Our** additional premium approach does not affect **our** right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

### Cancellation

**We** hope that **you** are happy with the cover this policy provides. However, **you** have the right to cancel **your** policy during a period of 14 days after the day of purchase of the contract or the day on which you receive your policy documentation. If **you** wish to do so and the insurance cover has not yet commenced **you** will be entitled to a full refund of the premium paid.

Alternatively if **you** wish to do so and the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid for which a deduction may apply at **our** discretion for the time for which **you** have been covered. This will be calculated as a proportion of the time for which **you** received cover and may also at **our** discretion include an additional charge to cover the administrative cost of providing the policy.

### Claims procedure

If **you** wish to make a claim under the above sections of the **policy you** should speak in the first instance to **your Intermediary** who arranged the **policy for you**. Their details are on the **Policy Schedule**.

Alternatively You can report Your claim directly to Our appointed Chartered Loss Adjusters by:

Telephone 02921 010 334

Email [ruralnewclaims@uk.sedgwick.com](mailto:ruralnewclaims@uk.sedgwick.com)

Full information on claims procedures is also available from the Rural website at [www.ruralinsurance.co.uk](http://www.ruralinsurance.co.uk)

### Complaints procedure

Rural handles complaints on behalf of Zurich Insurance plc - for the purposes of complaints 'We, Our, Us' shall refer to Zurich and Rural.

**We** make every effort to ensure that the cover and service provided to **you** is clear, fair and not misleading. However, should **you** ever wish to make wa complaint about any part of **your policy** or our service, please refer to the table below to help **you** reach the correct area quickly and easily.

**Your** complaint will be acknowledged promptly. **We** aim to resolve all complaints as quickly as possible but, if this will take longer than 10 working days from receipt, **we** will give **you** an expected date of response.

In all correspondence please state that **your** insurance is provided by Rural and quote the details of **your** policy, the name of the insured, policy number and departmental references.

### Complaints contact details

Reason for complaint	Nature of complaint	Contact	Contact details	If not resolved by next working day your complaint will be passed to:
Advice or sales related	Any	Your Insurance Broker.	Please refer to Your Insurance Broker correspondence.	Customer Relations Department, Rural, The Hamlet, Hornbeam Park Harrogate North Yorkshire HG2 8RE Telephone: 0333 400 9969
Claims related	Any	Your Claims Handler in the first instance.	Email: <a href="mailto:Ruralinsurance@uk.sedgwick.com">Ruralinsurance@uk.sedgwick.com</a> Customer Relations Dept. Sedgwick Oakleigh House 14-16 Park Place Cardiff CF10 3DQ Tel: 02921 010334	Email: <a href="mailto:customerrelations@ruralinsurance.co.uk">customerrelations@ruralinsurance.co.uk</a>

If **you** are not happy with the outcome of your complaint, **you** may be able to ask the Financial Ombudsman Service to review **your** case. **we** will let you know if we believe the ombudsman service can consider your complaint when **we** provide you with our decision. The service they provide is free and impartial, but **you** would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

**You** can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 0234567 (free on mobile phones and landlines) Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Financial Services Compensation Arrangements

Zurich Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For compulsory insurance, such as third-party motor insurance, **you** may be entitled to compensation up to 100% of the claim. For all other types of insurance, such as damage to the vehicle, **you** may be entitled to compensation up to 90% of the claim. **You** can obtain more information about Compensation Scheme arrangements from the FSCS by:

Telephone: 020 7741 4100 Website: <http://www.fscs.org.uk>

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London. EC3A 7QU.

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