



CLARK THOMSON
CHARTERED INSURANCE BROKERS



CLARK THOMSON GROWING TIMBER INSURANCE

Policy Summary V1

Clark Thomson Growing Timber Insurance

Policy Summary

This policy is an annually renewable Property and optional Public Liability insurance, underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.

You can select the cover that suits your needs from the Clark Thomson Growing Timber Insurance Policy

Full details of your chosen cover will be shown in your Quotation letter and Policy Certificate.

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations.

For full policy details and our full terms and conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

Important Information

The Other Important Information section of this Policy Summary explains the following:

- Law and language applicable to the policy.
- Our complaints procedure.

Section A - Property Damage Insurance

Table 1 Standard Features and Benefits

The following will automatically be included in your policy according to the cover you have selected:

Features and Benefits	Significant Exclusions or Limitations
<p>Section A - Property Damage Insurance Provides cover for your Growing Timber against the following Standard Covers:</p>	
<p>Standard Covers:</p> <p>Loss or Damage caused by: Fire, Explosion, Lightning, Aircraft.</p> <p>Growing Timber is insured on an agreed value basis – we will pay for loss or damage to Growing Timber in accordance with the sums insured in the Schedule of Woodlands. Subject to a maximum liability of £2,000,000 in respect of any one Woodland Area.</p> <p>Damage to walls gates fences forest roads dykes footpaths bridges high seats picnic tables and signs enclosing the Growing Timber arising from an Insured peril subject to a limit of £25,000 any one loss.</p> <p>Site clearance costs following insured damage to Growing Timber subject to a limit of £40,000 any one loss</p> <p>Damage to Growing Timber and walls fences, gates, forest roads, dykes, footpaths, bridges, high seats, picnic tables and signs enclosing the Growing Timber arising from landslip including associated site clearance costs subject to a limit of £25,000 any one loss with a £500 excess.</p> <p>Damage to Felled Timber on site arising from an insured contingency subject to a limit of £30,000 any one loss and a 90 day time limitation.</p> <p>Costs incurred in extinguishing or preventing the spread of fire in the growing timber including costs of the hire of helicopters where requested by the Fire Brigade Officer in charge subject to a limit of indemnity of £150,000 any one loss.</p> <p>Optional Covers for Growing Timber up to 55 years Loss or Damage caused by Storm or tempest, driven rain, hail, snow, windthrow, windsnap and stem breakage</p> <p>Standard Covers applicable will be shown in your Policy Certificate.</p>	<p>Please note that these exclusions apply to cover for: Growing Timber</p> <p>Some specific causes of loss may be excluded – please see your Policy Wording/ Certificate for details.</p> <p>Some specific property may be excluded – please see your Policy Wording/ Certificate for details.</p> <ul style="list-style-type: none"> • Excludes loss of data. • Terrorism.

Section A - Property Insurance

Table 2 General Conditions and Exclusions

The following apply to this section of your Policy regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Certificate

General Conditions and Exclusions

If there are any changes to your business, the property insured or any other circumstances whereby the risk is increased you must inform us without undue delay. Failure to do so could invalidate the policy or result in a claim being rejected.

Nuclear Chemical Biological and Radioactive Contamination, Electronic Risks, War and Sonic Bangs are excluded.

Excesses and Limits

Any excesses applicable to your policy are detailed in your Policy Wording/Certificate These amounts must be paid in the event of each and every claim.

Limits may apply to your policy, please refer to your Certificate for details.

Section B - Public Liability Insurance

Table 1 Standard Cover Features and Benefits and Significant Exclusions or Limitations

The following will be included in your policy if this optional cover has been selected:

Features and Benefits	Significant Exclusions or Limitations
<p>Section B - Public Liability Insurance Provides cover for your legal liability for damages arising out of accidental injury to any person or accidental loss or damage to third party property.</p>	
<p>Standard Covers:</p> <p>Public Liability: Accidental injury to members of the public, or accidental damage to their property.</p> <p>Wrongful arrest or false imprisonment of a member of the public.</p> <p>Contingent motor liability.</p> <p>Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage is covered under a separate section of the Policy. (Limit of Indemnity £250,000 any one period of insurance).</p>	<p>The minimum Limit of Indemnity provided for Public Liability will usually be £5,000,000 for any one event. Higher limits may be provided on request.</p> <p>The policy will usually include the claimant's costs and expenses, in addition to the Limit of Indemnity.</p> <p>Excludes legal liability:</p> <ul style="list-style-type: none"> -- arising from risks that require more specific insurance e.g. Motor, Marine etc. -- arising in connection with advice, design or specification provided for a fee. -- for injury to employees. <p>arising from loss of, or damage to, property in your custody or control.</p> <p>caused by pollution, unless sudden and unintended and will usually be a Limit of Indemnity for any one Period of Insurance.</p> <p>finances and penalties.</p> <p>nuclear risks.</p> <p>war risks.</p> <p>electronic risks.</p> <ul style="list-style-type: none"> -- fear of contracting asbestos related diseases. -- pre-claim asbestos clean up costs. <p>Other specific events may be excluded by endorsement, or cover may need to be individually assessed.</p> <p>Cover for acts of terrorism is limited to £2,000,000</p>

Section B - Public Liability Insurance

Table 2 General Conditions and Exclusions

The following apply to this section of your Policy regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Schedule.

General Conditions and Exclusions

- You must, at your own expense, take all reasonable precaution(s) to prevent any occurrence, or cease any activity which may give rise to liability under the policy and maintain all, Growing Timber, Felled Timber, works plant machinery and vehicles in reasonable condition.

Precautions in respect of burning debris away from the Insured's land

- Fires must be in a cleared area and at least 9 metres away from the Insured's land.
- Fires must never be left unattended
- A suitable fire extinguisher must be held available for immediate use
- Fires must be extinguished at least an hour before leaving the site at the end of each working day.

Precautions in respect of crop spraying on the Insured's land

- All reasonable precautions must be taken to prevent damage to property of the owners of adjacent properties
- Notice of the intention to carry out spraying must be given to the owners of animals likely to be on land bordering the area to be sprayed.

The Insured must adopt and maintain any recommendations for fire prevention made by the Forestry Commission through the Dedication and Grant Schemes.

Excesses and Limits

Your policy may be subject to excesses, which are the amounts you must pay in the event of each and every claim.

Certain claims limits may also apply. These will both be shown in your Policy Certificate

Other Important Information

Law applicable to the Policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based.

Full details will be provided in your policy documentation.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

COMPLAINTS PROCEDURE

OUR COMMITMENT TO CUSTOMER SERVICE

At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

Step 1

If your complaint relates to your policy then please contact the sales and service team in the office which issued the Policy or your Broker. If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

Step 2

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post:
RSA Customer Relations Team
P O Box 255
Wymondham
NR14 8DP

Email: crt.halifax@uk.rsagroup.com

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post:

**Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR**

Telephone:

**0800 0234567 (for landline users)
0300 1239123 (for mobile users)**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex RH12 1XL

Authorised and regulated by the Financial Conduct Authority and Prudential
Regulation Authority.