



# Countrywise Insurance

motor insurance for the rural sector

## Product Guide

Able to cover most types of vehicles, trailers & implements used on the farm, or any other land based trade. Our Countrywise Motor Insurance policy combines the assurance of our quality product and trusted brand with the speed and efficiency of an easy to use online quote & bind platform, to offer a complete end to end underwriting solution.

Accessible on any device via an online portal, offering 24/7 access, quick quotes and immediate documentation. We believe that this approach gives you the best opportunity to meet the needs & expectations of your clients, especially those operating outside of normal trading hours, or who simply appreciate a competitive product with great levels of service.

### Key information & benefits

- Wide range of trades from large Farms to smallholders and consumer clients
- Smallholders and consumer clients
- Most diversified business accepted
- Single policy for all vehicle types: cars, commercial vehicles, horseboxes & agricultural vehicles
- No limit on vehicle numbers
- Attached & detached trailer / implements
- Fleet & NCD rated options, including free protected NCD for qualifying vehicles
- Tracker discounts
- Automated MID updates
- Adjustment declaration for larger risks
- Experienced team of Underwriters who are able & willing to trade
- Bespoke trading relationships for large opportunities, portfolio transfers & the like

### Claims

- 24/7 claims line
- Dedicated Agricultural claims team
- Approved repairer network & use of industry expert claims assessors
- Emergency accommodation & travel expenses cover for stranded driver & passengers
- Uninsured Loss Recovery & Legal Services included

### 30 Minute service level agreement

Whilst many quotes are instant. We will respond to any referral made through our online platform within 30 minutes (during normal working hours) of it being received

### Why trading digitally makes sense

- Online platform available 24/7
- 60 second quote journey for simple risks
- 30 Minute Service Agreement for referrals
- Full lifecycle functionality (Quote & bind New Business, Renewals and Mid-term adjustments)
- Immediate & clear document issue
- Flexibility to reduce rates using a commission slider or voluntary excess

### Risk examples within appetite

- Farmers & Estates
- Smallholders
- Stables
- Golf clubs & Hotels
- Private clients
- Agricultural & Forestry contractors
- Vintage tractors
- Young employees

## Risk examples outside appetite

- Carriage of goods &/or passengers for hire & reward
- Vehicles used solely for leisure (other than vintage tractors / Horseboxes), or in connection with self-drive hire, racing, or the motor trade
- Cars & Commercial vehicles in isolation
- Supercars
- Vehicles visiting hazardous locations

## Policy covers

The following covers, are subject to various terms and limitations contained within the MS Amlin policy wording: Full details are available upon request.

### STANDARD BENEFITS

- Free Protected NCD for all NCD rated cars & commercial vehicles earning 4 or more years NCD
- Compensation for medical expenses
- Personal accident cover for severe injury to driver & passengers
- Attached /& detached cover for trailers / implements
- Prosecution defence costs

### UNINSURED LOSS RECOVERY & LEGAL SERVICES IS INCLUDED AS STANDARD

- Uninsured loss recovery, including legal costs & expenses
- Legal fees incurred for representation if proceedings are being taken against you or any authorised driver or operator
- Advice on personal legal matters within the laws of the European Union states
- Advice on personal UK tax matters
- Consumer Legal Services

### THIRD PARTY LIABILITIES

- Unlimited cover for legal liabilities where death or bodily injury caused to a third party
- Third party property damage: up to £20M Cars / £5M other vehicles / £1.2M hazardous goods
- Emergency treatment as required by the Road Traffic Act

- Cross liabilities when policy is in the name of more than person / company
- Insure any Principal the Policyholder entered in to a contract and are undertaking work for
- Movement of third party vehicles that impede legitimate access of the insured vehicle
- Unauthorised use of the insured vehicle by an employee of the Policyholder
- Contingent cover for liabilities arising out of use of another vehicle for the Policyholder's business

### THIRD PARTY FIRE AND FIRE AND THEFT COVER

As per third party liability together with. loss of or damage to vehicle caused by fire, lightning, explosion or (attempted) theft, including:

- Audio, visual & navigation equipment (including GPS)
- New vehicle replacement
- Lost or stolen keys, including replacement locks & alarm recoding
- Child seat cover
- Personal Effects cover
- Emergency accommodation and travel expense compensation for a stranded driver & passengers

### COMPREHENSIVE COVER

As per Third Party, Fire and Theft cover together with, accidental damage caused to the insured vehicle, including:

- Malicious damage / vandalism caused by another person
- Incorrect fuelling and fuel contamination
- Damage while in the possession of a member of the motor trade for service or repair
- Damage while being driven for the purpose of manoeuvring or parking by an employee of a hotel or restaurant valet service or other parking attendant
- Repair or replacement of glass and windscreen
- Enhanced level of Personal Effects cover

## For more details or to sign up as a new agent

National Brokers / Southern Region / Wales

Contact Andrew Sajo

Email [anderew.sajo@msamlin.com](mailto:anderew.sajo@msamlin.com)

Phone 0207 746 1295 / 07525 614908

Underwriting team: [etrade@msamlin.com](mailto:etrade@msamlin.com) or phone 01245 396265

For UK broker use only, for full terms, conditions and exclusions please refer to policy wording.

Northern Region, Scotland & N.Ireland

Contact Andrew Meechan

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