



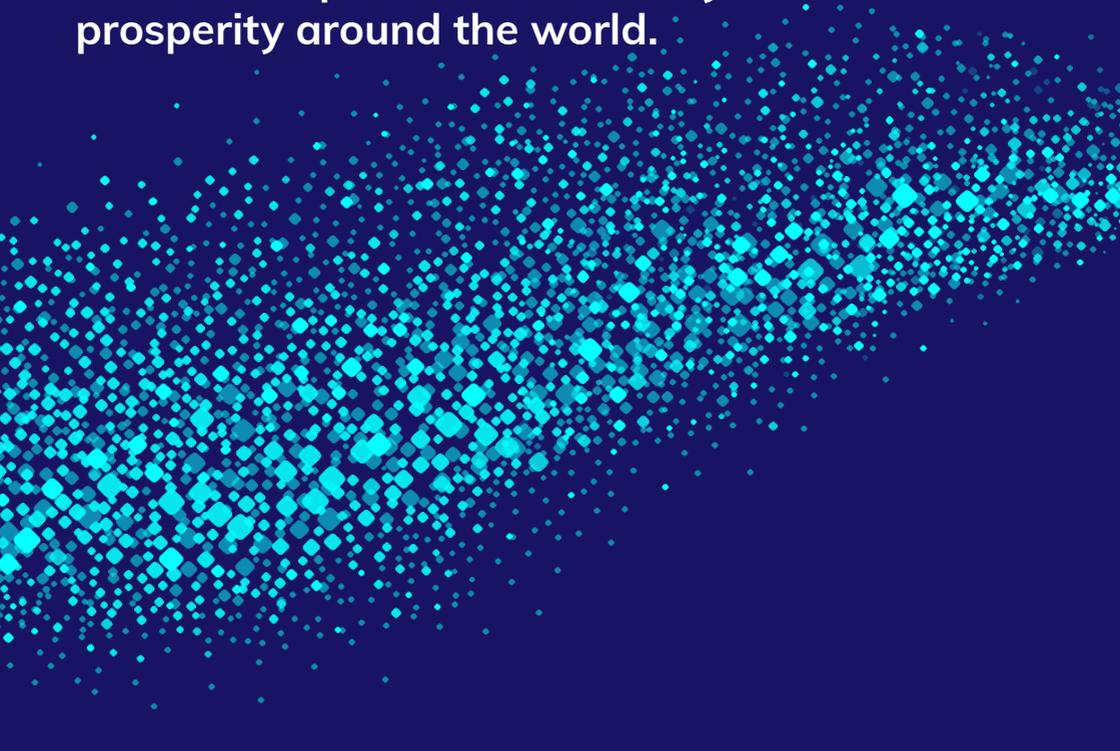
# Your partner in Digital Agricultural Motor Insurance

**MS**  **Amlin**

Where know-how  
meets can-do

**MS Amlin is a leading insurer and reinsurer, and part of the global top-10 insurance group MS&AD. With a 300-year record and more than 1,500 people in over 20 locations worldwide, we deliver continuity for businesses facing the most complex and demanding risks.**

**In turn, this promotes continuity and prosperity around the world.**



# MS Amlin stability

Our underwriting subsidiaries are highly rated for their financial strength. We also benefit from the exceptionally high ratings of the MS&AD Group, the eighth largest non-life insurer in the world, as well as being part of the Lloyd's of London Chain of Security.

**MS&AD** INSURANCE GROUP

**£37billion**

Ordinary income (2019)

**£17billion**

Net assets (2019)

**MS**  **Amlin**

**£3.7billion**

Gross written premium (2019)

**+20 years**

Wealth of experience

Average Senior management experience

**MS&AD Group**

**A+** (Superior) AM Best

**A+** (Strong) S&P

**MS Amlin  
Insurance SE**

**A** (Strong) S&P

Practical. Flexible.  
Accessible.



# Keeping rural businesses moving

Specialist vehicles and machinery play an essential role in modern-day agriculture. But when equipment is lost, damaged or stolen, it can also prove extremely costly. Our tried and tested insurance solutions help to keep rural businesses financially secure and fully operational when things go wrong – even in the most challenging of circumstances.

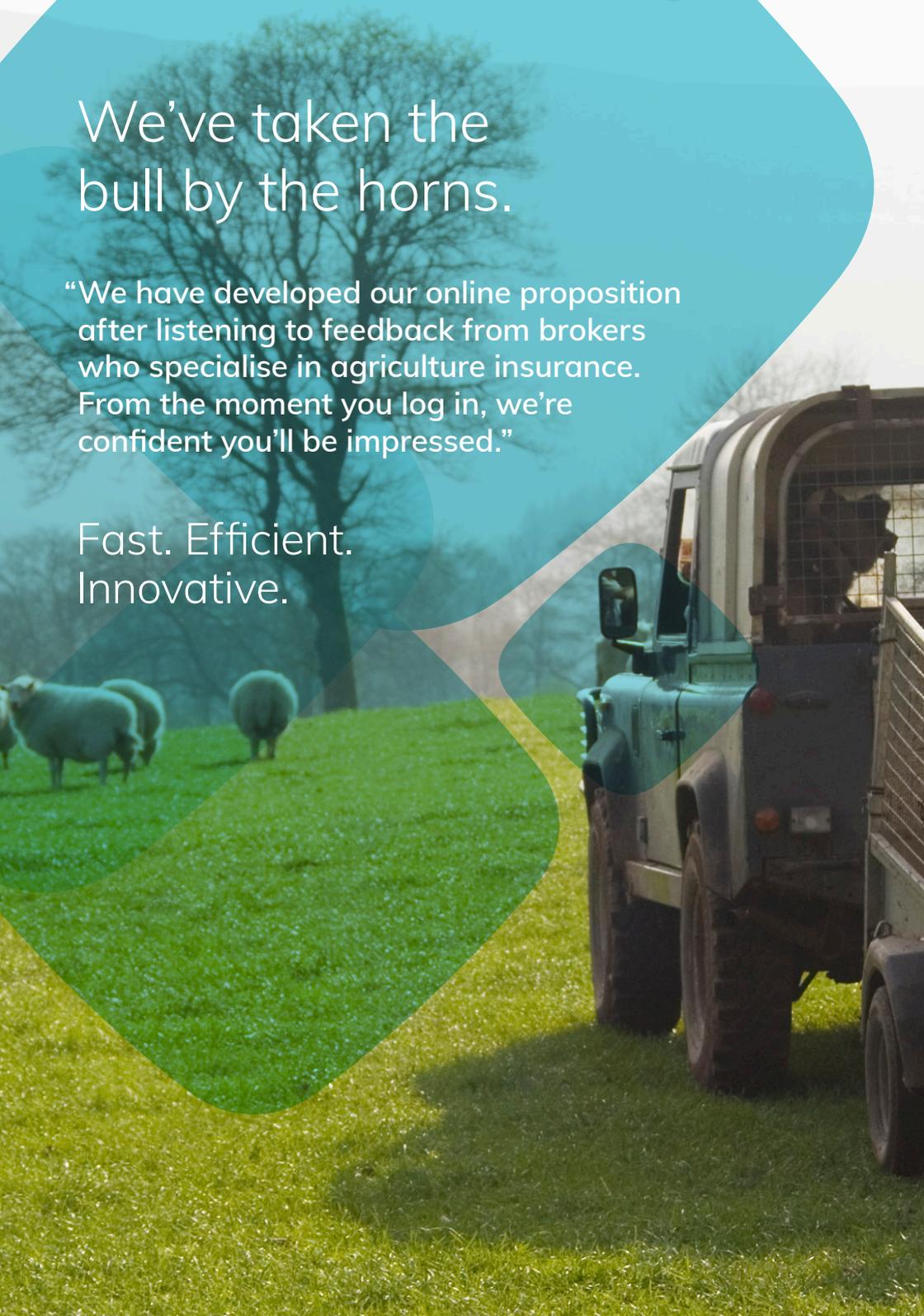
With our new digital trading platform it's easier than ever to support the insurance needs of your clients. Using exceptional industry knowledge and intuitive technology, we can now provide you with 24-hour access to some of the most competitive products in today's market – all at the touch of a button.

**“By extending our online capabilities and embracing modern technology, we have made our specialist products even more accessible – without compromising on the quality of our cover.”**

# We've taken the bull by the horns.

“We have developed our online proposition after listening to feedback from brokers who specialise in agriculture insurance. From the moment you log in, we're confident you'll be impressed.”

Fast. Efficient.  
Innovative.



# Ready when you are

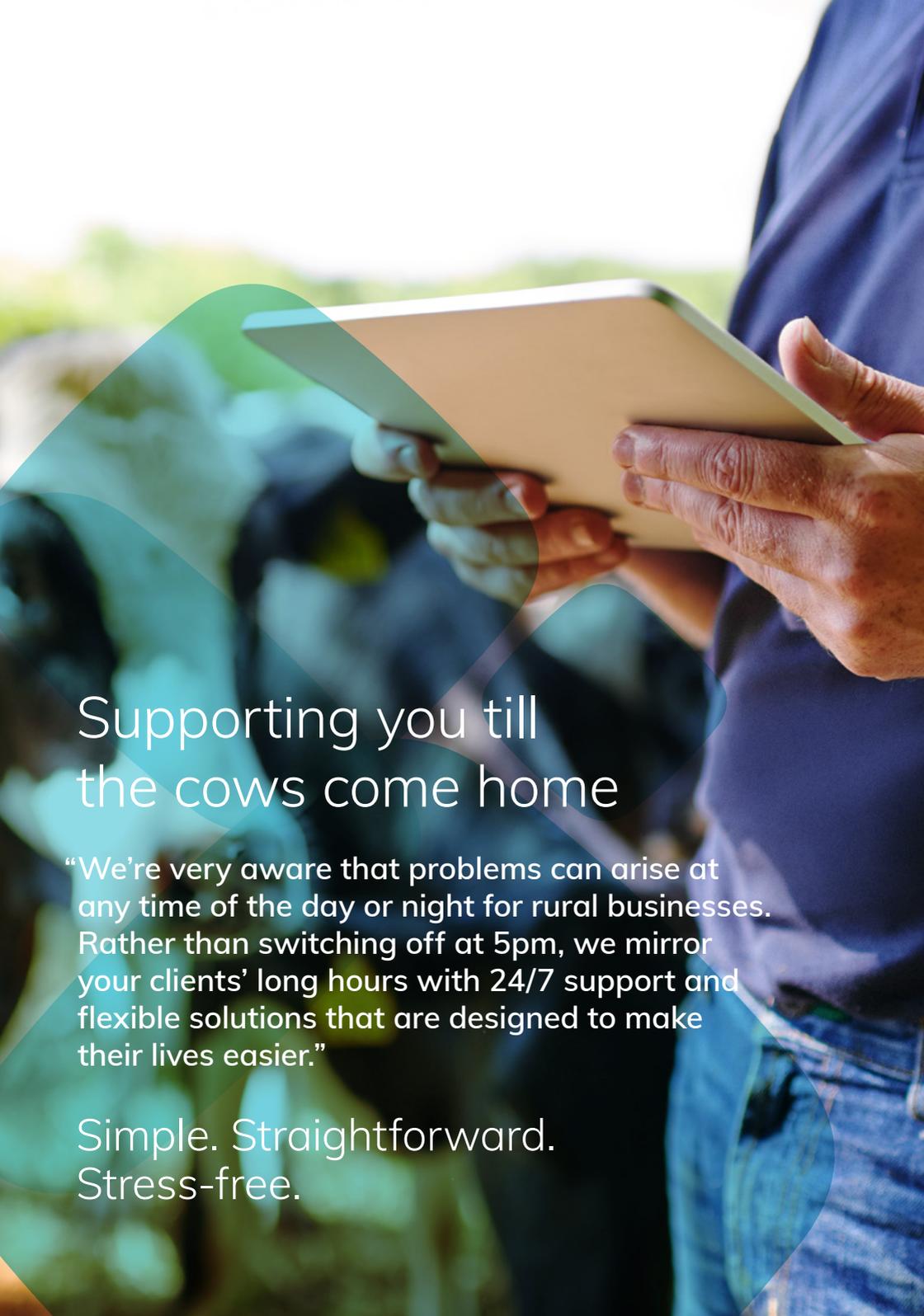
Our solution is extremely accessible with 24/7 availability from any device with an internet connection. Wherever and whenever you need it, our platform will allow you to respond quickly to your clients from their initial enquiry, right through to the final contract

Our trading platform has been designed to make your life easier, it is effortless to use and relevant to a range of agricultural and rural clients.

Real-time quotes and mid-term adjustments are available in a matter of clicks, but if you have something that is a little more complex then this is not a problem as we continue to provide you access to our team of expert underwriters who are always willing to assist.

- Comprehensive cover for a wide range of business' and private clients
- Mid-term adjustments with immediate premium notification
- One-hour referral turnaround time\*
- Full cycle functionality
- Receptive to the latest market trends
- Instant quotes for standard risks
- Simpler risks can be quoted in less than a minute with our 'Quick Quote' option

\* Referrals turned around within 1 hour is based on normal office hours



## Supporting you till the cows come home

“We’re very aware that problems can arise at any time of the day or night for rural businesses. Rather than switching off at 5pm, we mirror your clients’ long hours with 24/7 support and flexible solutions that are designed to make their lives easier.”

Simple. Straightforward.  
Stress-free.

# The details that make all the difference

We have been supporting agricultural clients for over 20 years now and appreciate just how much the details matter. Besides bringing you comprehensive products at a competitive price, we're confident you'll find working with us a simple, straightforward and rewarding experience.

## Flexible products

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Our products have been developed over a number of years to suit the evolving needs of our clients. We offer a broad range of covers and dedicated policy wording that caters for all types of agricultural vehicle – from cars, commercial vehicles and horseboxes, to tractors, combines and quad bikes.

## Accessible solutions

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We understand that rural businesses aren't always available during normal office hours, so we've introduced a web-based trading solution that offers greater flexibility. With easy access to quotes and contract information, it allows you to provide clients with real-time solutions, without delaying their cover.

## Dedicated support

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Alongside our expert underwriters, we have dedicated claims teams and engineers available who know your business. With access to experienced advisers, you can be confident that your clients will receive the help, support and advice they need, for the duration of their policy.

## Specialist claims handlers

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We know how important it is to react quickly in this industry – especially when things go wrong. So we have specialist claims handlers available at a moment's notice to support your clients with everything from claims notifications and tracking, to practical advice and payments.

# We never count our chickens before they hatch.

“Thanks to our highly experienced risk engineers, we know more than most about the unique hazards faced by agricultural businesses. This helps us to keep our pricing competitive and our clients well-protected throughout the year.”

Knowledge. Know-how.  
Understanding.



# A reassuring appetite for risk

Our experience in the specialist motor market means that we're unfazed by most types of risk and open to new opportunities.

Depending on your requirements, we cover everything from Cars, Commercial Vehicles and Horseboxes through to Tractors, Harvesters and Quad Bikes, along with their attachments and trailers.

To give you more scope, we prefer to issue policies on an 'any driver' basis, which can include young and inexperienced drivers for most vehicles. Plus we also cover competent drivers without a driving license, where they are using the agricultural vehicle on private land.

## Typical clients:

- Farms
- Estates
- Stables
- Golf clubs
- Hotels
- Private clients



# The cream of the crop

“All our policies are carefully designed to minimise disruption and keep rural businesses up and running – whatever life throws at them.”

Certainty. Confidence.  
Conviction.

# The right product with the right benefits

We know how much your clients rely on specialist vehicles in this industry. So to give you more options, we have created a comprehensive product that goes way beyond the scope of a typical motor insurance policy. With a long list of benefits to choose from, you can then build your cover around the specific needs of your clients.

## Typical benefits

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- Unspecified trailers/implements are insured to the same level of cover as the towing vehicle, up to a value of £100,000
- Attached and detached trailer/ implement cover
- £30,000 cover for GPS equipment
- Child seat cover
- Loss of Keys cover
- Emergency accommodation & travel following an accident
- 24/7 claims reporting service with no need for claim forms
- Use of approved repairer network for cars and commercial vehicles
- Use of specialist agricultural engineers to ensure expert inspection of agricultural equipment
- Proactive third-party intervention
- Uninsured loss recovery and access to legal advice
- Protected no claims discount on qualifying vehicles at no extra cost

# You reap what you sow

“Over the years, we have acquired a wealth of industry knowledge, worked with some amazing partners and supported a diverse range of clients throughout the world. Our financial strength is testament to our high standards and helps us to make a positive difference in everything we do.”

Safe. Secure.  
Protected.



# It's easy to get in touch

While our digital trading platform makes it easier to manage your accounts online, there are times when you may prefer to speak to someone about your options. Whenever you need help, support or advice, our in-house experts are always happy to point you in the right direction.

## Dedicated Underwriting team

### **Terry Poulter**

Leading Class Underwriter

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If you would like to get set up on our digital trading platform or discuss our Agricultural insurance options in more detail, we would be delighted to talk further.

Call us today on **+44 (0) 124 539 6265**  
or email **[etradeteam@msamlin.com](mailto:etradeteam@msamlin.com)**



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