

Countrywise Insurance

Motor insurance for the rural sector Product Guide

Able to cover most types of vehicles, trailers and 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 and 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 and 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 and benefits

- Wide range of trades from large farms to smallholders and consumer clients
- Most diversified businesses accepted
- Single policy for all vehicle types: cars, commercial vehicles, horseboxes & agricultural vehicles
- No limit on vehicle numbers
- Attached and detached trailer / implements
- Fleet and 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 and willing to trade
- Bespoke trading relationships for large opportunities, portfolio transfers and the like

Claims

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

30 Minute service level agreement

Whilst many quotes are instant. We will aim to 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 aim for referrals
- Full lifecycle functionality (quote and bind new business, renewals and mid-term adjustments)
- Immediate and clear document issue
- Flexibility to reduce rates using a commission slider or voluntary excess

Risk examples within appetite

- Farmers and Estates
- Smallholders
- Stables and Livery Yards
- Golf Clubs and Hotels
- Private clients
- Agricultural and Forestry contractors
- Sports Clubs
- Vintage tractors
- Young employees

Risk examples outside appetite

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

Policy covers

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

Standard Benefits

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

Uninsured loss recovery and legal services is included as standard

- Uninsured loss recovery, including legal costs and 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 one 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 and navigation equipment (including GPS)
- New vehicle replacement
- Lost or stolen keys, including replacement locks and alarm recoding
- Child seat cover
- Personal effects cover
- Emergency accommodation and travel expense compensation for a stranded driver and 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

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

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