

# Rural Motor Select

Your Guide



**RKH**  
Insurance  
Services



Only by getting to know and understand clients can we provide products and services which are truly tailored to their needs.

## Rural Motor Select Insurance

Rural Motor Select Insurance is designed for those living and working in the countryside to provide protection for any vehicles you may own.

### Flexibility to insure a number of vehicles under one policy

Cover can be arranged for a family or commercial fleet, however many vehicles. Whether comprised of private cars, commercial vehicles or agricultural vehicles you can cover all under one policy to make your life easier.

### Customer service

At R K Harrison Insurance Services we believe in the traditional aspects of personal service which is why we do not operate in a call centre environment, but we do employ experienced staff in dedicated teams. Our track record in the development of innovative products has positioned us as leaders in the provision of insurance in our chosen markets.



This together with the claims service (details provided on Page 5) are compelling reasons why you should let R K Harrison Insurance Services look after your motor insurance needs.

The following pages will give you more insight into Rural Motor Select and how you can benefit from protecting your vehicle(s) with us. If you have any questions please call us on **01234 305 555**.

Please note: this guide does not form part of your contract. Please refer to the policy document for full terms and conditions.

# Cover features (Subject to policy conditions)



## Foreign travel

You will automatically be provided with the minimum cover required by law when you take your car or van to any country which is a member of the European Union, Norway and Switzerland (including Liechtenstein or Andorra) without a limit on the number of trips providing each trip does not exceed 60 days. We may be able to provide you with a Green Card (International Insurance Certificate) if your trip takes you outside the European Union.



## Glass breakage

If your windscreen or windows are damaged, you can claim for a replacement without affecting your No Claims Discount. Any excess payable will be shown on your documents. In addition, if the screen can be repaired by an insurer approved glass repairer, you will not be charged any excess.

Please note: this applies only to [Comprehensive policyholders](#)



## Unlimited audio, visual or telephone equipment

Cover is provided for any audio, visual or telephone equipment permanently fitted in the vehicle following loss or damage, subject to the cover level selected.



## Legal protection

Cover up to £50,000 for legal advisory services including access to a 24 hour legal helpline with a team of solicitors and experts who can help you with any motor related legal problems, for example, recovery of uninsured losses resulting from a non-fault accident.



## Personal belongings

Cover for up to £500 for personal belongings if they are lost or damaged by an accident, fire or theft if located in or on the car.

Please note: this applies only to [Comprehensive policyholders](#)



### Replacement locks

Cover up to a maximum of £1,000 to replace your locks if your keys or lock transmitter have been lost or stolen.

Please note: that this applies only to Comprehensive policyholders



### Protected maximum No Claim Discount

If you have not had an accident nor made more than one claim in the last two years, we can arrange to protect your maximum No Claim Discount for an additional premium.



### Introductory discount

We can arrange an introductory discount equal to four years No Claim Discount if you have been driving a company car without making a claim and can obtain proof from your employer.



### Trailers

Cover is provided for:

- a) Agricultural trailers (inc. any agricultural or forestry trailer, implement or machine) whilst attached or detached from an insured vehicle.
- b) Non-agricultural trailers whilst attached to an insured vehicle only.

For all trailers cover is limited to that provided to the insured towing vehicle up to a maximum value of £25,000. For values in excess of £25,000 or to increase cover this can be arranged subject to full details of the trailer(s), and insurer's acceptance for an additional premium.



### Damage to your vehicle

In the unfortunate event that you are involved in an accident and are insured for comprehensive cover you will automatically receive the following benefits whether it is a fault or non fault claim, provided you use the insurer's nationwide approved repairer network:

- Repair estimates are not required
- Free courtesy vehicle whilst yours undergoes repair
- Free collection and delivery service of your vehicle
- 3 year guarantee on all repairs
- Free wash and vacuum

Please note: limited to private cars and commercial vehicles up to 3.5 tonnes

# Claims service

The most important part of any motor insurance is the quality of service when you need to make a claim. Our intention is to ensure the whole process is quick and efficient and you are back on the road as soon as possible.

By contacting claims START (a service provided by Allianz) you may report an incident 24 hours a day 365 days a year. This reporting process eliminates the need to complete a claim form and also for private cars and commercial vehicles from obtaining an estimate of repair when this insurer's approved repairer system is used.

'The call was handled quickly and efficiently and the claims advisor really knew what he was talking about.'

**Mr Mickerson**

'The advisor was friendly and helpful.'

**Mr Woods**

Ian from your customer service department was superb. He was friendly and open and took the details of the accident patiently taking the time to answer all my concerns.

**Mr Wheeldon**

## Reporting a claim

To ensure we provide you with a high class service it is important you report any accident or incident immediately. Call **claims START** on the dedicated line on **0800 316 6702** straightaway and provide them with full details.



## Benefits include:

- An Approved Repairer Network which will provide a free courtesy car/van plus collection and delivery. A preferential service to ensure speedy repair and a three year guarantee on the repairs undertaken
- Replacement vehicle cover for your car or goods carrying vehicle provided that:
  - the vehicle is less than one year old at the time of the theft or damage
  - the cost of repair exceeds 50% of the price of a new identical vehicle\*
- Windscreen cover – replacement or repair via a nationwide organisation and the ability to use local services for specialist agricultural vehicles without any increase in the excess
- 24-hour legal advice helpline
- Uninsured loss recovery

\*Please note: this cover does not apply to goods carrying vehicles in excess of 7.5 tonnes GVW. If the car or goods carrying vehicle cover is for third party fire and theft then the replacement option is only in respect of loss caused by fire or theft.

## Frequently asked questions

**Q As I have a comprehensive policy do I automatically have cover to drive other people's cars?**

**A** No, the driving other cars extension of cover is not provided automatically. You should read your Certificate of Motor Insurance and if this is not clear to you check with us before driving anyone else's vehicle.

**Q Can I insure my private cars, commercial vans and tractors on one policy?**

**A** Yes, the Rural Motor Select policy has been designed to cater for a range of vehicles used and operated in the countryside. Cover can be arranged for a family or commercial fleet which can include a variety of cars such as a family saloon or a 4x4, any van or similar vehicle used for the carriage of your own goods as well as tractors, quad bikes and MTVs. You may select different cover for each vehicle. The options are Comprehensive, Third Party Fire & Theft or Third Party only.

**Q Do I need to tell you when I am taking my car on a trip to Europe?**

**A** No, the policy automatically provides cover when you take your car/van to any country which is a member of the European Union and certain other countries within Europe. The number of trips is unlimited provided no one trip exceeds 60 days. If you are unsure please check with us before you go.

**Q How many claims can I have before I lose my protected No Claims Bonus?**

**A** You can have one fault claim in any one period of insurance. More than one and your no claims bonus will be stepped back and reduced usually to 40%.

**Q When my car/van is in for service or mechanical repairs and the garage provides me with a courtesy car/van how much do I have to pay to cover the vehicle under my policy?**

**A** We would suggest in the first instance you check with the garage to see if they have cover in place. If not and provided the repairs are not as a result of an accident then there is no charge as long as the period involved does not exceed 10 days and you inform us before you drive the car/van.

**Q I have had problems in the past with replacement of tractor windscreens being fitted by national windscreen replacement companies who do not have the correct windscreens or the necessary experience to deal with this. What do you do in such cases?**

**A** We recognise that windscreen replacement for tractors requires specialist types of screen and fitting, therefore we are happy that the replacement is undertaken by a local firm. You will need to send the bill to insurers who will forward a cheque for the amount paid less the policy excess. Unlike some other insurers there is no increased excess applied if you don't use the national appointed glass company.

## Other Important News



### Agricultural Vehicle Security

The impact of the theft of your tractor or other agricultural machinery can be compensated for providing it is insured, by payment or replacement. The impact of the loss at a crucial time for your business may mean financial hardship if you lose business or are unable to harvest.

The following facts are taken from the PANIU (The Plant and Agricultural National Intelligence Unit) Annual Report 2009/10.

- Recent figures suggest that approximately £1.5million of construction and agricultural plant and machinery was stolen in the UK every week
- Tractors are the second most stolen piece of equipment particularly John Deere
- Over 1,265 trailers were reported stolen of which over 80% were manufactured by Ifor Williams

To assist you in protecting your vehicles we have negotiated a special security discount with Insurers when a CESAR or Thatcham approved security device is fitted to your agricultural vehicle. For more information and our leaflet on how to protect your vehicles, please call **01234 311 211**.



### Motor insurance law changes

From January 2011 the Driver and Vehicle Licensing Agency (DVLA) joined forces with the Motor Insurers' Bureau. Changes to the law have been introduced to reduce the number of uninsured drivers therefore making it illegal to keep a vehicle without insurance, unless it is declared off road or a SORN declaration (Statutory off-Road Notification) is in place. With this new law in place, registered keepers suspected of being without insurance will receive a letter from the DVLA providing a number of options:

- Contact their insurance provider to ensure the registration on the Motor Insurance Database (MID) is accurate
- Update the DVLA
- Declare vehicle SORN
- Buy insurance

In the event that the registered keeper fails to comply with one of the options, he or she faces an initial fixed penalty fine of £100, the vehicle being clamped, seized and destroyed and possible prosecution.

For further information, please contact us on **01234 311 211** or alternatively, you can find full details at [www.direct.gov.uk/stayinsured](http://www.direct.gov.uk/stayinsured)

# Services Available

## Home

We have developed a range of home & contents policies for town and country residences for those who want to protect their most important asset.

## Land

We have a range of specialist policies designed to provide flexibility of cover to match the diversity of activities now taking place in the countryside.

## Business

We have a specialist range of policies designed to offer rural businesses' cover to protect their assets, liabilities and profits.

## Contact Information

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