Countrywise Insurance
Policy Schedule

MS Amlin

Policy number	AGRI/105337/2025	**Date of issue**	04 Apr 2025
Effective from	00:01 hours 06 Apr 2025	**Effective to**	23:59 hours 05 Apr 2026
Reason for issue	Renewal		

Proposer

Name of Company	WROUGHTON PARISH COUNCIL
Trading Name	
Company Registration Number	
Address	Barrett Way Wroughton Swindon Wiltshire SN4 9LW
Agricultural Occupation	Parish Council
Other Occupation(s)	None

Premium

Premium (excluding Insurance Premium Tax)	£ 12,162.34
Insurance Premium Tax	£ 1,459.48
Total Premium including Insurance premium Tax	£ 13,621.82

Important Information

This **schedule** forms part of the **policy**.

You must make a fair presentation of the risk to **us** when **you** take out, renew or vary **your policy**. This means that **you** must tell **us** about all facts and circumstances which may be material to the risks covered by **your policy** and **you** must do so in a clear and accessible manner. Material facts are those which are likely to influence **us** in the acceptance or assessment of the terms or pricing of **your policy**. If **you** are in any doubt as to whether a fact is material, **you** should tell **us** about it.

If **you** fail to make a fair presentation of the risk, where that failure is deliberate or reckless, or where **we** would not have issued, renewed or varied **your policy** had **you** told **us** about a material fact or circumstance, **we** may treat **your policy** as if it had not existed and refuse to pay any claims and require you to repay any claims that we have already paid under the Policy. In other cases, **we** may only pay part of the value of **your** claim or impose additional terms.

For these reasons, it is important that **you** check all of the facts, statements and information set out in this document and any other information provided are complete and accurate, and that **you** have answered any questions completely and accurately. If there is more than one person involved in **your** business or employed by **you**, **you** should check with them where appropriate that the facts and statements that **you** make are complete and accurate.

If any of the facts, statements or information about **you** or **your** business are incomplete or inaccurate, **you** or **your** agent must contact **us** immediately. Failure to do so may mean that **your** claim will not be paid, or that we will impose different terms on **our policy**, or charge **you** a higher premium or, in the worst case, invalidate **your policy** and require **you** to repay any claims that have already been paid under the **policy**.

Privacy Notice

Your information has been, or will be, collected or received by MS Amlin Corporate Services Limited. **We** will manage personal data in accordance with data protection law and data protection principles. **We** require personal data in order to provide good-quality insurance and ancillary services and will collect the personal data required to do this. This may be personal information such as name, address, contact details, identification details, financial information and risk details.

The full Data Privacy Notice can be found on www.msamlin.com/en/site-services/data-privacy-notice.html. A paper copy of the Data Privacy Notice can be obtained by contacting the Data Protection Officer by email (dataprotectionofficer@msamlin.com) or at the below address:

Data Protection Officer
MS Amlin Corporate Services Limited
The Leadenhall Building
122 Leadenhall Street
London
EC3V 4AG

Insured Vehicles

The MS Amlin Insurance SE will provide cover for any vehicle that you have declared to us and requested insurance for and which MS Amlin Insurance SE has agreed to insure

Commercial Vehicles

Registration	Make / Model	GVW (tons)	Year	Value	Cover	Premium (ex IPT)
WV15 FZF	Nissan CABSTAR	3.51T - 7.50T	2015	£ 20,613	Comprehensive	£ 1,151.40
YT19 KVP	ISUZU D-MAX EXTENDED CAB 4X4	0T - 3.50T	2019	£ 23,600	Comprehensive	£ 1,543.38
AF73DMU	Peugeot Expert Standard Blue HDI	0T - 3.50T	2023	£ 36,534	Comprehensive	£ 1,443.51
KX23 DCF	Karcher MC 130	0T - 3.50T	2023	£ 85,000	Comprehensive	£ 6,473.04

Agricultural / Special Type Vehicles

Registration / Identification	Make / Model	Body Type	Value	Cover	Premium (ex IPT)
WX15 MLY	RANSOMES HR300	Lawn Mower	£ 29,791	Comprehensive	£ 247.88
OU14 ELC	KUBOTA RTV	Quad Bike	£ 12,000	Comprehensive	£ 285.50
WX56 PWK	KUBOTA STV40	Tractor	£ 6,000	Comprehensive	£ 90.23
WX17 CTK	RANSOMES HR300 WITH MULCHING DECK	Lawn Mower	£ 19,400	Comprehensive	£ 180.34
WX18 CFM	RANSOME HR300	Lawn Mower	£ 32,376	Comprehensive	£ 313.48
HX22 DGY	Ransome RN HR380 V	Lawn Mower	£ 45,240	Comprehensive	£ 433.58

Trailers / Implements

MS Amlin Insurance SE will provide cover for the below Trailers and /or Implements that are attached to a vehicle insured by the MS Amlin Insurance SE policy and will continue to do so once detached until such time that the Trailer / Implement is attached to another vehicle. Furthermore the cover that applies to the Trailer / Implement will be the same as the insured vehicle to which the trailer/implement is (or was last) attached to.

a. **Unspecified Trailers and Implements having a value not exceeding £100,000**

   MS Amlin Insurance SE agrees to insure any Trailer or implement, excluding Catering Trailers, Mobile Homes, Caravans any all types of accommodation trailer having a value not exceeding £100,000.

b. **Trailers and Implements having a value exceeding £100,000**

   MS Amlin Insurance SE will provide cover for any trailer and/or Implement that you have declared to us and requested insurance for and which MS Amlin Insurance SE has agreed to insure.

c. **Catering Trailers**

   MS Amlin Insurance SE will provide cover for any Catering Trailer that you have declared to us and requested insurance for and which MS Amlin Insurance SE has agreed to insure.

Permitted Drivers

The MS Amlin Insurance SE policy requires all drivers to hold a valid driving licence relevant to the vehicle being driven and to be driving in accordance with the terms and limitation of the licence issued to them, except where a driver who meets the limitations of any relevant health and safety legislation, including age, fitness and training uses an agricultural or special type vehicle in a place where no licence is required by law.

Important: Please refer to the below endorsements for details of additional restrictions that apply to all or some of your vehicles.

Registration / Identification	Permitted Drivers (subject to holding correct licence type)
WX15 MLY	Any
OU14 ELC	Any
WX56 PWK	Any
WX17 CTK	Any
WX18 CFM	Any
HX22 DGY	Any
WV15 FZF	Any driver aged over 21
YT19 KVP	Any driver aged over 21
AF73DMU	Any driver aged over 25
KX23 DCF	Any driver aged over 21

Off Road use of an Agricultural / Special type vehicle
Policy allows use by a driver in a place where no licence is required by law, provided that the driver meets the limitations of any relevant health and safety legislation, including age, fitness and training.

Policy Excess

The following shows the amount of excess payable by the proposer in the event of a claim for loss of or damage to the insured vehicle. **Where more than 1 excess applies these should be added together**.

Standard Policy Excess (including voluntary) All vehicles	£ 100

Young & inexperienced driver excess (does not apply to Agricultural/ Special type vehicles)

Where driver is aged 21 years or below	£ 250
Where driver is aged 22-24 years	£ 200
Where a driver aged 25 years or more has not held their full relevant UK/EU driving license at least 12 months	£ 200

Glass excess (in total)

	Agricultural / Special Types	**All other Vehicle Types**
Repair of Windscreen & Window Glass	£ 0	£ 0
Replacement of Windscreen & Window Glass	£ 50	If approved repairer £ 50 If non approved repairer £ 125

Use of Insured Vehicles

Permitted Use

The MS Amlin Insurance SE policy provides cover for the insured vehicle/s being used for any of the following:

- Social, Domestic and Pleasure and in the ordinary course of the business of the Proposer
- Travel to and/or from the Proposer's place of work and/or study
- Agricultural / Special type vehicles whilst hired or loaned to a Public Authority for the purpose of driving stone crushing plant or for snow clearance
- Agricultural and/or Forestry contracting where the amount of income that is derived from this use is no more than 10%

Excluded Use (unless included as an Additional use extension below)

The MS Amlin Insurance SE policy will not cover any vehicle that is used for the following:

- Use in connection with any other business
- Use by any other person to travel to and/or from their place of work and/or study and for any associated business use
- Transportation of passengers, goods, livestock and/or towing of a vehicle / trailer for hire or reward
- Racing, pace-setting, speed trials, motor rallies, competitions or trials
- Self drive hire
- Use in connection with the motor trade

Tool of Trade Use

The MS Amlin Insurance SE policy does not provide tool of trade cover. Your liability to third parties is not covered whilst your vehicle, trailer and/or implement is working as a tool in an area not covered by Road Traffic Act law. Travelling to or from your site of work is covered as is damage to your vehicle, trailer and/or implement

Additional Use Extension

	Driver Name	Vehicles
Use in the ordinary course of their occupation/trade		
Carriage of any horse, animal and/or other living creature for hire and/or reward		

Endorsements (that amend your policy)

The standard insurance cover provided by this policy is extended or restricted by means of the following endorsements.

KX23 DCF - V02 - Tracker clause

We will not be liable in respect of theft of the **insured vehicle** KX23 DCF or any other damage arising out of the theft where the vehicle is not protected by a fully operational Thatcham Cat S5 – Stolen Vehicle Tracking and Recovery Device.

V06 - Overnight Vehicle location

We note that the **insured vehicle**(s) stated below may be kept overnight at the address(es) stated below:
WX15 MLY - SN4 9BH
OU14 ELC - SN4 9BH
WX56 PWK - SN4 9BH
WX17 CTK - SN4 9BH
WX18 CFM - SN4 9BH
HX22 DGY - SN4 9BH
WV15 FZF - SN4 9BH
YT19 KVP - SN4 9BH
AF73DMU - SN4 9BH
KX23 DCF - SN4 9BH

How to make a complaint

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly.

At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your policy** or the handling of a claim **you** should, in the first instance, contact **us** or **your** broker where applicable. In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time. Making a complaint does not affect any of **your** legal rights. **Our** contact details are:

Post: Complaints, MS Amlin Insurance, SE, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG.

Telephone: +44 (0) 20 7746 1300 Fax: +44 (0) 20 7746 1001

Email: AISE.complaints@msamlin.com

Website: www.msamlin.com

If **you** remain dissatisfied after **we** have considered **your** complaint, or if **you** have not received a written final response within eight weeks from the date of **your** complaint, **you** may be entitled to refer **your** complaint to the Financial Ombudsman Service who will independently consider **your** complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: Tel: 0800 023 4567 (calls to this number are free from 'fixed lines' in the UK) 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK) Tel (Outside UK): +44 (0) 20 7964 0500

Fax: +44 (0)20 7964 1001

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

Website: www.financial-ombudsman.org.uk

Please note:
You must refer **your** complaint to the Financial Ombudsman Service within six months of **our** final response.

The Financial Ombudsman Service will consider a complaint from private individuals or from a small to medium enterprise (SME) which has an annual turnover of less than £6.5 million (or its equivalent in any other currency) and;

i. Employs fewer than 50 persons; or
ii. Has a balance sheet total of less than £5 million (or its equivalent in any other currency)

The existence of this Complaints Procedure does not affect any right of legal action you may have against MS Amlin Insurance, SE.

MS Amlin

Making a Claim

It is important that **you** notify **us** of any incident (irrespective of who may be to blame), that may lead to a claim, at **your** earliest opportunity.

When **you** need to report an incident which may give rise to a claim, please provide us with the following;

- **your policy** number, **your** name and **your** driver's name;
- **your** vehicle make, model and registration details;
- date, time and place where the incident occurred;
- the nature of the incident and the damage to the vehicles;
- name and address of the other driver, their insurance company, **policy** number and vehicle registration number;
- note the number of passengers in the third party's vehicle;
- take photos, if safe to do so, of the accident scene and the other driver's damage;
- police incident reference if applicable;
- details of any witnesses including passengers in **your** vehicle; and
- a copy of the tachograph record and CCTV footage if available.

There are various conditions that apply in the event of a claim – for full details please refer to General Conditions 0 Claim Conditions on page 36.

Financial Services Compensation Scheme

MS Amlin Insurance, SE is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if MS Amlin Insurance, SE is unable to meet its obligations to **you** under this **policy**. If **you** were entitled to compensation from the Scheme, the level and extent of the compensation would depend on the nature of this **policy**. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Boltoph Street, London EC3A 7QU) and on their website www.fscs.org.uk.

Law and Jurisdiction

In the absence of any agreement to the contrary, the laws of England and Wales will apply and this **policy** will be subject to the exclusive jurisdiction of the courts of England unless, at the commencement of the **period of insurance**, you are either:

a. a resident of; or
b. a business with its registered office or principal place of business situated in;

Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country, crown protectorate or dependency will apply and this **policy** will be subject to the exclusive jurisdiction of the courts of that country, crown protectorate or dependency.

Fraud Prevention and Detection

If false or inaccurate information is provided and fraud identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

a. checking details on applications for credit and credit related or other facilities;
b. managing credit and credit related accounts or facilities;
c. recovering debt;
d. checking details on proposals and claims for all types of insurance; and
e. checking details of job applicants and **employees**.

Sanctions

Notwithstanding any other terms under this Agreement, no insurance cover shall apply under this contract and **we** shall not be deemed to provide any cover, benefit or service to **you** or shall be liable to pay any sum in respect of any claim or to assist under this contract to the extent that the provision of such benefit, the settlement of any such claim or the provision of assistance or service would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions under the laws or regulations of the United Kingdom, the European Union or any other applicable national law.

Motor Insurance Database

Information relating to **your** insurance **policy** will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory or authorised bodies including the police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

a. electronic licensing
b. continuous insurance enforcement
c. identifying the insurer of a vehicle
d. law enforcement (prevention, detection, apprehension and or prosecution of offenders)
e. the provision of government services or other services aimed at reducing the level and incidence of uninsured driving.

Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds correct registration numbers for **your** vehicles.

If incorrect details for any of **your** vehicles are shown on the MID **you** are at risk of having the relevant vehicle seized by the police. **You** can check that correct registration number details for **your** vehicles are shown on the MID at www.askmid.com