



HOPS Labour Solutions Participant Insurance – 2010 Policy Summary

This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the policy document. A copy of the policy document is available on request.

The insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU Mutual).

The period of cover starts from the date you arrive in the United Kingdom during 2009 and ends when your placement arranged by HOPS Labour Solutions ends or you depart from your employer's farm whichever is the earlier. A premium of £10.80 including 5% Insurance Premium Tax is payable for cover up to 6 months.

Questions and answers about the policy

What are the key features of the policy?

Key Features	Limit
Personal Accident Death, loss of limbs, sight, speech or hearing or permanent total disablement.	£6,000
Repatriation and associated costs Costs of necessary repatriation, additional travel or accommodation following accidental physical injury or illness.	£25,000
Money Loss of money including travel tickets, travellers cheques and credit cards.	£250 in cash, £500 in total
Personal liability Your liability for death, injury or illness to another person and accidental damage to the property of another.	Damage to accommodation £100,000, £2,500,000 all other losses
Personal belongings Loss of or damage to personal belongings.	£300 per article, £750 in total

What are the key exclusions or limitations of the policy?

You must pay the first **£35** of every claim made for personal belongings or money

You must pay the first **£100** for every claim made for damage to your accommodation

Personal Accident

- pregnancy or childbirth
- suicide or deliberate self injury
- intoxicating alcohol or drugs
- HIV and related conditions
- motor cycling
- various hazardous activities such as mountaineering or rock climbing
- any activities taken against medical advice and other specified activities

Money and Personal belongings

- losses not reported to the police within 24 hours
- credit card loss unless all conditions of the credit card company have been met
- unauthorised use of credit cards by you

Personal Liability

- death, injury or illness to another person
- damage to your own property and property in your custody or control
- death or injury following a direct or indirect assault or alleged assault
- liability arising out of the use of a motor vehicle

How can I make a claim?

To report an incident that may give rise to a claim on your policy, claim forms are available via your employer from: HOPS Labour Solutions, The National Federation of Young Farmers' Clubs, YFC Centre, Stoneleigh Park, Warwickshire, CV8 2LG (telephone 02476 857206). Completed claim forms should be sent to HOPS Labour Solutions and payment of the claim will be via them. If you are about to leave, the farm may settle your claim and your claim will then be to reimburse them – this must be clearly shown on the claim form.

What do I do if I want to complain?

NFU Mutual strives to provide its customers with the highest level of service. If you wish to make comments of any kind about our service please contact: The Manager, Group Corporate Business, NFU Mutual, Tiddington Road, Stratford-upon-Avon, CV37 7BJ

If you are not satisfied with the way in which we have dealt with your complaint, please write to: The General Manager, NFU Mutual, Tiddington Road, Stratford-upon-Avon CV37 7BJ.

In the unlikely event that you remain dissatisfied, the Financial Ombudsman Service may be prepared to review your complaint. You can find out more at www.financial-ombudsman.org.uk or by calling 0845 080 1800.

Am I entitled to compensation?

We are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0207 892 7300.

Additional information

The Law

You and NFU Mutual are entitled to choose the law applicable to the insurance policy. NFU Mutual proposes to choose English Law as the law applicable to the insurance policy.

The contract and the relationship between NFU Mutual and you shall be governed by, and interpreted in accordance with, English Law. The contract shall be subject to the non-exclusive jurisdiction of the English Courts.

Statutory Status

You can check our statutory status on the Financial Services Authority's Register at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our FSA registration number is 117664.

Language

The contract and other documents are drawn up in the English language. We will communicate with you in English throughout the duration of the policy.

Claims Handling Process

If anything happens that may give rise to a claim, you must tell us as soon as possible, giving your name and policy number.

If a claim is being made against you:

- do not respond to any writ, letter, claim or other documentation;
- send any writ, letter, claim or other documentation to us without delay;
- do not admit, repudiate or negotiate any claim

NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982).
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Member of the Association of British Insurers.
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