

Growing Timber Advantage Policy

Insurance Product Information Document



Company: QBE UK Limited

Product: Growing Timber Insurance

This insurance is underwritten by QBE UK Limited registered in England number 1761561, home state United Kingdom, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202842.

This document provides a summary of your insurance cover and its restrictions. It is not specific to your individual requirements. For complete pre-contractual and contractual information, please refer to your other policy documents. Please ensure you read them carefully.

What is this type of insurance?

This is a policy covering first party damages and third party losses as a result of risks associated with growing timber.



What is insured?

Including but not limited to:

- ✓ **Property Damage** – damage to the property insured caused by a peril insured.
- ✓ Accidental damage to additional property insured.
- ✓ Additional property not included in a forest property listed in the policy schedule.
- ✓ Aerial photography costs.
- ✓ Reasonable and necessary costs for debris removal.
- ✓ Damage to property for which you are responsible and which is not otherwise insured under this policy due to inadvertent error or omission or an incorrect description.
- ✓ Damage to felled timber.
- ✓ Fire fighting costs.
- ✓ Damage to property insured occasioned by landslide.
- ✓ Reasonable costs for management felling.
- ✓ **Property Owners' Liability** – legal liability to pay damages and claimant's cost for personal injury, damage or nuisance, trespass, interference with any easement, right of air, light, water or way.
- ✓ Damages or compensation for personal injury, damage, denial of access or nuisance arising out of or from pollution.
- ✓ Property Owners' Liability defence costs.
- ✓ Damages and claimant costs for personal injury or damage under any agreement you have entered.
- ✓ Cross liability.
- ✓ Legal liability to pay damages, claimant costs and defence costs for a breach of duty in the course of your business of sections 168 and 169 of the DPA or article 82 of the GDPR.
- ✓ Legal liability to pay damages, defence costs and claimant costs for personal injury or damage under section 3 of the Defective Premises Act 1972 or section 5 of the Defective Premises (Northern Ireland) Order 1975.
- ✓ Legal liability to pay or incur any sum for the remediation of pollution.
- ✓ Indemnity to other insured party.
- ✓ Damages and claimant's costs arising out of the granting of licences in connection with a forest property.
- ✓ Manslaughter and statutory defence costs.
- ✓ Legal liability to pay damages, claimant costs and defence costs in connection with a temporary business trip by any of your directors, partners or employees.



What is not insured?

Including but not limited to:

- ✗ Damage caused by:
 - pressure waves from aircraft travelling at supersonic speeds.
 - boiler or economiser explosion and failure.
 - a communicable disease.
 - confiscation or expropriation.
 - electrical or mechanical breakdown.
 - faulty workmanship.
 - gradual or environmental changes.
 - pollution.
 - subsidence or collapse.
 - nuclear hazards.
- ✗ Damage deliberately or recklessly caused by any of your principals, directors or partners.
- ✗ Financial loss that results from damage.
- ✗ Interest on any claim payment or compensation benefit.
- ✗ liability which comprises or is contributed to by:
 - Advice design or plans.
 - Aircraft or watercraft.
 - Asbestos.
 - Costs of recall or guarantee.
 - Personal injury to any employee arising out of their employment.
 - Financial loss.
 - Liquidated damages.
 - Damage to property on which you are working.
 - Pollution, nuisance, defects or damage affecting any premises that are presently or were at any time owned by you.
 - defence costs connected with any alleged breach of statutory duty or any allegation of manslaughter, corporate manslaughter or corporate homicide.
 - any fungal pathogens.
- ✗ Breach or alleged breach of the Data Protection Law
- ✗ Liability for payment of any fines or penalties.
- ✗ Damage, loss or injury caused by an act of war or act of terrorism.
- ✗ Cyber risks.



Are there any restrictions on cover?

Including but not limited to:

- ! The excess (the amount that you have to pay on any claim) and policy territory shown in the policy documentation.
- ! The sum insured, overall loss limit, limits of indemnity or sub-limits shown in your policy schedule and policy.
- ! Clauses that exclude certain types of claims, liability, losses or damages.



Where am I covered?

Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.



What are my obligations?

Including but not limited to:

- At the start or renewal of the policy, declare all material facts to us and provide complete and accurate answers to any question we may ask.
- Notify us of any and all material changes to the declared business activity or insured risks if you require them to be covered by this policy.
- Pay on time and in full the premium as detailed in the policy.
- You shall take all reasonable steps at your own expenses to prevent or minimise a loss or claim covered by this policy.
- You must observe and fulfil all the terms of this policy insofar as they relate to anything to be done or complied with by you.
- You shall give writing notice of us to the notification address specified in the policy schedule after discovery by you of any claim or circumstance or occurrence which may give rise to a claim under this policy as soon as practicable within the policy period.



When and how do I pay?

For full details of when and how to pay, you should contact Tilhill Forestry Limited as detailed within your policy documentation.



When does the cover start and end?

Unless otherwise specified on your policy documentation, the duration of your insurance contract will be twelve (12) months. Your exact period of insurance including cover start and end date will be outlined on your policy schedule.



How do I cancel the contract?

This policy may be cancelled at any time during the period of insurance by you or us by serving written notice on us or you respectively at the address shown in the policy schedule cancelling the policy with effect from the thirtieth (30th) day after service of the notice. For full details of when and how to cancel the policy, you should check your policy documentation or contact Tilhill.