



westinsure
plymouth



AGRICULTURE AND RURAL
BUSINESS INSURANCE

westinsureplymouth.co.uk

PROTECTING YOUR BUSINESS FOR THE FUTURE

Westinsure prides itself on meeting the insurance and risk management needs of the farming community. As today's farmers look to expand their offering and diversify their business, we're doing the same. We offer a wide range of bespoke products and services, designed to match the many requirements of working farms today.

So whether you're a smaller scale tenant farmer or have multiple income streams outside of traditional agriculture, you can count on Westinsure to provide the right solutions. By leaving us to do what we do best, you can have the peace of mind to carry on with what you do best.

SOLUTIONS BACKED BY KNOWLEDGE AND INSIGHT

Through knowledge which dates back over 30 years, our complete service package includes farm visits, health and safety assessments, professional presentations, as well as independent advice. This in-depth initial approach will ensure all your business and personal assets are fully protected. Some of the areas we've supported our clients with include:

- Farm and estate building insurance
- Crops, deadstock, machinery, and plant cover
- Livestock mortality, straying and disease
- Farm and estate vehicles
- Loss of income
- Employer's liability
- Public and products liability cover
- Environmental impairment liability
- Goods and livestock in transit
- Milk in tanks, contamination of own milk and deterioration of stock, including semen in flasks
- Money, cattle passports, and computers
- Director's and Officer's liability
- Legal expenses
- Personal accident, sickness, and life insurance
- Home and valuables cover
- Solar panels and renewable energy

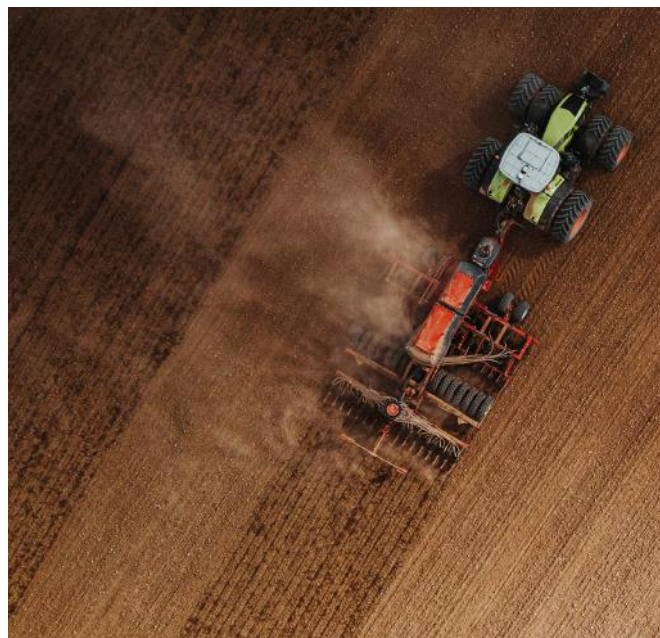


HOSPITALITY AND RETAIL INSURANCE

With many farmers now moving into new sectors, a whole host of new insurance needs have been created. These are required to protect both yourselves and the public. Your business today may involve:

- Farm shops
- Artisan gifts and crafts
- Cafes and food stalls
- Holiday cottages
- Cabins and yurts
- Caravan parks
- Glamping sites

Whichever area you're now involved in, we can ensure you have the right cover in place. So whether it's material damage for buildings and contents, employers and public liability, or other more specific needs, we can help. We'll take the time to fully understand your business, then develop a bespoke insurance package to provide the cover you'll need.



INSURANCE FOR AGRICULTURAL CONTRACTORS

It's obviously vitally important that contractors are fully insured when working on a customer's property. Whether it's extra labour for harvesting, specialist groundwork, relief milking, or a whole host of other potential jobs, problems can arise. Add in the need to often work very quickly, against adverse weather conditions, across multiple locations, then knowing you've got the right level of support in place remains paramount.

Our team have years of experience in this specialised area, so can advise on the most appropriate cover that's needed to ensure your business continues to run as it should.

RURAL PROTECT

Unfortunately in today's climate, farmers face constant challenges. This could involve regulatory investigations, internal disputes, or administrative issues. In turn, these could lead to significant financial losses and risks to livelihoods.

Rural Protect aims to mitigate all these and more, through specialist liability insurance. For sole traders, partnerships, as well as limited companies, this policy is designed to cover all forms of negligent omissions. It's also not just protection for directors and the senior team, but for every staff member.

Key features of the cover include:

- No 'prospect of success' clause on defence claims
- Employee dishonesty cover
- Regulatory costs such as the HSE fee for intervention (FFI)
- Professional fees incurred to defend an allegation
- Pursuit cover to take action against a third party
- Dealing with investigations and prosecutions from all UK regulators
- Environment Agency fees connected with pollution investigations
- Tax investigations and third-party fraud cover
- Rent arbitration

Cover can also be extended for employment disputes. Most common claims include:

- Wrongful termination
- Sexual harassment
- Discrimination
- Unfair dismissal

As part of the service, policyholders have direct access to litigation and commercial law specialists who are experts in educating, managing, and advising farmers on reducing their legal risks. A wide range of legal templates are also available via their online portal.

Our friendly and experienced team has extensive industry knowledge and can help set up a new policy or renew a previous one. Should the worst happen, we'll also guide you through the process if and when you need to make a claim.

We offer practical advice and provide a free, no-obligation review of your current policies. So get in touch with us today and find out how Westinsure Plymouth can help you secure the best insurance deal to suit you.



CONTACT YOUR LOCAL EXPERT TODAY



Janet Russell Dip CII

Account Executive



01752 427416 / 07962 845907



j.russell@westinsure.co.uk



Westinsure Plymouth Insurance Brokers is a trading title of PSP Insurance and Financial Solutions Ltd and is authorised and regulated by the Financial Conduct Authority, registration number 303461