



Farm Policy
Farm Property in Transit

Section J - Farm Property in Transit

The schedule will show if this section applies and the cover is in force

Definitions

Each time any of the following words or phrases appear in this section in bold type (or in capital letters in the schedule) they will take the meaning shown below or if not defined below in the General Definitions

Where words or phrases are not highlighted in this manner the everyday meaning will apply

Farm Property means

- (a) **Farm Produce Portable Machinery and Supplies**
- (b) tarpaulins sheets trailer curtains ropes chains and webbing straps

belonging to **You** or for which **You** are legally responsible used in connection with the **Business Activity**

Livestock means cattle goats sheep pigs deer alpacas llamas horses and working dogs

Whilst in Transit means

- (a) whilst being loaded on to or unloaded from the vehicle used for the transit
- (b) whilst on the vehicle in transit to and from its destination within the **Geographical Limits**
- (c) whilst temporarily housed within the **Geographical Limits** for up to 48 hours when in course of transit
- (d) whilst on the vehicle on a vehicle ferry during direct sea transits between parts of the **Geographical Limits**

Poultry means chickens turkeys geese ducks and game birds

Cover

We will indemnify **You** (by payment up to the value of the **Farm Property** at the time of loss or at **Our** option by repair reinstatement or replacement) in respect of

- (a) **Damage** to any part of the **Farm Property** by any cause happening during the period of insurance **Whilst in Transit** by any road vehicle operated by **You** anywhere in the **Geographical Limits**
- (b) Reasonable costs and expenses necessarily incurred in
 - (i) Unloading and reloading **Farm Property** onto another vehicle for delivery to the original destination or to the place of collection
 - (ii) Removal of debris and site clearance or dismantling or breaking up of **Farm Property** arising from **Damage** for which insurance is provided under this section up to a total of £1,000 in respect of any one incident
- (c) **Damage** to drivers' clothing and personal effects if not otherwise insured up to an amount of £500 per person

Provided that **Our** liability during any one period of insurance shall not exceed the limits stated in the schedule

Exclusions

We shall not be liable for

- 1 **Damage** caused by or arising from packing inadequate to withstand normal handling during transit
- 2 **Damage** to
 - (a) money securities bills of exchange deeds manuscripts documents business books patterns models moulds plans and designs
 - (b) bullion gold and silver articles precious metals stones jewellery and furs
 - (c) non-ferrous metals tobacco cigarettes cigars wines spirits radios television sets audio video and digital equipment discs
 - (d) explosives or other dangerous goods (the term "dangerous goods" means goods specified in the Special Classification of Dangerous Goods issued by the railway authorities or otherwise not accepted for rail transport on the grounds of their dangerous or hazardous nature)
- 3 **Damage** caused by or arising from
 - (a) inherent vice latent defect gradual deterioration wear and tear its own faulty or defective design or materials faulty or defective workmanship
 - (b) contamination corrosion rust wet or dry rot mildew shrinkage evaporation loss of weight dampness dryness marring scratching vermin insects change in temperature action of light colour flavour texture or finish
 - (c) electrical or mechanical derangement unless caused by external means
 - (d) deterioration depreciation delay in transit loss of market or other consequential loss riot or strikes
 - (e) leakage or spillage from containers (unless caused by an accident to the vehicle)
- 4 **Damage to Farm Property** on open vehicles caused by the weather unless the **Farm Property** is suitably protected
- 5 Deterioration of refrigerated goods following breakdown or failure of refrigeration equipment unless such failure or breakdown is due to an accident to the vehicle
- 6 **Damage** resulting from theft or attempted theft
 - (a) committed assisted brought about or connived at by **You** or any of **Your** directors trustees **Employees** volunteers or any member of **Your** household
 - (b) from any unattended vehicle unless all doors windows and other points of access have been closed and locked and any security devices correctly set to operate and all keys removed from the vehicle
- 7 **Damage to Livestock Poultry** or other living creatures
- 8 **Damage** to property carried by **You** for hire or reward
- 9 **Damage** resulting from confiscation or destruction by Government or Local Authority order



Head office

CMA House
Newham Road
Newham
Truro
Cornwall TR1 2SU
Tel: 01872 277151
Fax: 01872 223053

email: enq@cornishmutual.co.uk
www.cornishmutual.co.uk

