

# Farm Combined

This product is designed to simplify the insurance needs of a farm. However complex, a tailored policy will allow a farm to be covered for all their needs under one policy.

This can include hobby farms & small holdings to large estates. The product can be used to protect buildings, machinery, livestock and everything in between.

## AVAILABLE SECTIONS OF COVER :

*Agricultural Buildings*  
*Agricultural Contents*  
*Public/Product Liability*  
*Employers Liability*  
*Environmental Liability*  
*Livestock*

*Milk in Tanks*  
*Personal Accident & Sickness*  
*Goods in Transit*  
*Household*  
*Property Owners*  
*Legal Expenses*  
*Renewable Energy/Solar Panels*

Alongside the cover provided by a farm combined policy, CCiB are also able to offer our customers access to a unique product which provides bespoke personal liability cover for farmers, rural business owners and managers, as well as protection for the business itself, **Rural Protect**.

This unique product has been developed by the rural insurance specialists at HB Underwriting in partnership with leading UK and global insurer, AXA, to fill a significant gap in the rural insurance market.

## KEY FEATURES:

Covers shareholder and partner disputes, regulatory investigations and prosecutions, pension administration and employee dishonesty.  
Unique legal expenses, unlimited and up front advice from a solicitor, includes access to radarstation which is an advice and guidance tool.

Contact us for further details.