



ERS Agriculture vehicle insurance

From farmers to landscape gardeners, golf clubs to safari parks there are many other potential customers that use and rely upon agricultural vehicles and machinery every day of the week.



The specialist motor insurer

ers.com/agriculture

You can depend on us



Every ERS policy comes with an A+ rating
and is honoured by Lloyd's, so you and
your customers can rely on us.

Find out more at ers.com/lloyds



The specialist motor insurer



Agriculture Vehicle cover you can depend on

2020 will definitely be a year we all remember. Not only were the UK farming community already dealing with the knock-on effects from last year's adverse weather conditions but now they have had to adapt to the pressures of the pandemic and the effects of Brexit.

We know farmers are a resilient bunch and what makes us proud is seeing how agriculture businesses have diversified their skills. UK staycations and farmland stays are trends we expect to see moving more into 2021, along with farmers markets supporting local communities all with specialist motor vehicle needs..

As always, supporting our brokers particularly during these times has been at the top of our agenda, from hosting our Stay Connected webinars to launching our **Marketing Hub** to ensure we can keep you up to date with all the latest developments in the industry and to help you reach out to your customers and provide them with the product information they need to fit their plans.

We've built a robust and specialist Agricultural team, including our growing team of Regional Trading Underwriters and claims functions that are here to support both you, and your policyholders at each stage of the policy. We also have our Underwriting Academy to transfer knowledge and expertise for our Underwriting teams of the future.

It's been a year of the unpredictable, but one thing you and your customers can rely on is our commitment to the changing Agricultural landscape and our stability in the market with our A+ rated products and specialist teams.

Take care and keep well.



Malcolm Cawsey
Agriculture Product Manager

Contents

Our history and evolution	04
Agriculture insurance from the specialists	06
Farmers Plan insurance	07
Leisure & Recreation insurance	07
Horsebox insurance	08
Keeping up agri relationships through change and uncertainty	09
Specialist claims handlers	11
Your specialist Agriculture team	12
Your local Agriculture support team	13
Your national and regional network	14

Our history and evolution



First ERS Farmers Plan product
designed.
1970s



Trailer cover enhanced Farmers
Plan
March 2017



Leisure and Recreation designed
Feb 2019



Horsebox launched on eTrade
July 2019



Agriculture - The Changing
Landscape
300 UK farmers interviewed
Jan 2020



Dedicated Engineering team
introduced
November 2015



Dedicated Agri claims team
Introduced
March 2016



Agriculture operations team
created introduced
July 2017



Regional underwriting team
introduced
Nov 2017



Underwriting Academy
introduced
June 2019



Doubled our specialist
Underwriting team
Aug 2020



The specialist motor insurer

ers.com/agriculture

"ERS are the go-to motor insurer for the rural sector - their products, pricing, people and processes are what makes them a great insurer to do business with."

Johnson Insurance Services | July 2020



The specialist motor insurer

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Agriculture insurance from the specialists

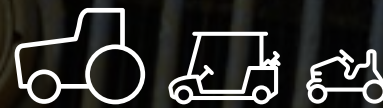
We have built three products to support the diverse needs of your Agriculture customers, helping you to reach even more rural businesses. From the traditional farmer and entrepreneurs diversifying farmland into vineyards or steadings to Zoo's, country estates and for the racing enthusiasts escorting their Horses across the UK.



Farmers Plan

Cover tailored to your farming clients.

[Find out more >](#)



Leisure & Recreation

For agricultural machinery, trucks, vans, carts and cars in locations such as sporting grounds, garden centres and safari parks.

[Find out more >](#)



Horsebox

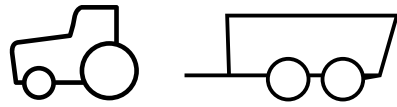
Bespoke cover for horseboxes.

[Find out more >](#)



The specialist motor insurer

ers.com/agriculture



Farmers Plan

We know that farmers have to diversify, and nowadays they use their vehicles for all kinds of activities. Which is why we offer specific policy benefits tailored to your farming clients

Features and benefits



Single policy designed to include all agricultural and associated vehicles/ businesses



Flexible approach to UW and rating with competitive prices




Personal belongings cover on all vehicles (up to £500)



New vehicle replacement cover for private cars and commercial vehicles up to 3.5 tonnes




£20m third party property damage limit for all vehicles




Can include family members (even if living in other parts of the country)



Flexibility on repairs – farmers can repair themselves locally



Foreign use extension




Suitable for diversified farms

Appetite

Designed for the use of agriculture motors, for example:

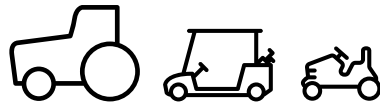
- Small hill top farmers
- Small holders and hobby farmers
- Medium sized family farms
- Largescale arable, fruit and livestock farms
- Vegetable growers including packaging, distributing and retail
- Farming Cooperatives
- Country estates (including historical and sporting)
- Livery yards
- Highly diversified farms and estates

Ways to trade



Manual underwriting


Contact agriculturequotes@ers.com or call on 0345 600 2284




Leisure & Recreation

Our new Leisure and Recreation plan has been created to support the needs of customers that require a mix of different vehicles – including agricultural machinery, trucks, vans, carts and cars and locations such as sporting grounds, garden centres and safari parks.


Features and benefits




Single policy designed to include all agricultural and associated vehicles/ businesses




Flexible approach to UW and rating with competitive prices




Personal belongings cover on all vehicles (up to £500)




New vehicle replacement cover for private cars and commercial vehicles up to 3.5 tonnes




£20m third party property damage limit for all vehicles



Can include family members (even if living in other parts of the country)



Foreign use extension



Suitable for garden centres, hotel grounds, golf clubs, sporting grounds, safaris and zoos

Appetite

- Must contain some agriculture machinery and/or special type machinery
- Single and multi-vehicle risks
- Rurally based businesses

Ways to trade



Manual underwriting

Contact agriculturequotes@ers.com or call on 0345 600 2284



Horsebox

Whether your client is a horning enthusiast or a professional sportsperson, whether they own a livery business or a farm, we offer a range of bespoke cover for horse boxes.

Features and benefits



Flexible bespoke underwriting



Cover for drivers from 21 years of age



Drivers with motor convictions considered



Available for vehicles valued between £2,500 and £500,000



Stand alone breakdown cover available

Appetite

- Any driver aged 21 to 85
- Drivers with motoring or criminal convictions considered
- Any vehicle worth between £2,500 and £500,000, including small horseboxes through to larger vehicles with sleeping accommodation
- All postcode areas, following our risk profile and security requirements

Ways to trade



eTrade

The fastest way to trade Horsebox with ERS. Register at [ers.com/etrade](https://www.ers.com/etrade)



The specialist motor insurer

Specialist breakdown cover and equine recovery for your Horsebox customers



Customer reports horsebox/horse trailer breakdown



Equine Rescue notified. Call to owner to take steps to mitigate animal stress



Onward transport arrangements made



One night's stabling for horses if vehicle cannot be repaired by end of the working day

Trade horsebox breakdown on eTrade today:

<https://www.ers.com/insurance/motor-breakdown-insurance>

[ers.com/agriculture](https://www.ers.com/agriculture)

Keeping up agri relationships through change and uncertainty

The one thing you can always guarantee about farmers is their resourcefulness. Whatever the external world throws at them, they'll take it on the chin and adapt to the best of their ability.

In the summer of 2018, this meant coping with a lengthy heatwave, addressing issues such as livestock food shortages and crop irrigation difficulties. Towards the close of 2019, it involved delaying crop sowing in response to heavy flooding. And, in 2020, it has meant contending with the direct and indirect consequences of Covid-19.

For example, hundreds of farmers have faced the problem of excess, unwanted produce. Many have faced seasonal labour shortages and the difficulties of creating Covid-compliant environments for the workers they have been able to recruit.

Beyond this, broader food supply chain problems – such as the closure of the UK's catering sector – have put a further strain on farming revenues, as have the struggles faced by other adjacent industries such as leisure and hospitality.

As ever, farmers continue to take each new challenge in their stride. They may not be recognised as 'key workers' in the same way as NHS teams or logistics drivers, but their contribution has been just as vital to the sustenance of the UK during these difficult times.

Keeping a close eye on agri trends

The critical question on most farmers' minds is 'what next?' With the UK braced for a winter of renewed disruption, farmers are having to act now to ensure that they don't end up with huge volumes of crops, milk or wool that they're unable to sell further down the line. They need to understand how their current customers are being impacted by the pandemic and, if necessary, pivot towards targeting customers within industries that are comparatively unscathed.

This is no easy task – it's yet another thing to worry about, at a time when farmers already face professional and personal concerns aplenty. And it's why, as a specialist agri insurer, we need to do everything we can to support these customers as the pandemic continues.

Face-time with farmers may be on the decline

Perhaps most notably, the pandemic has provoked a huge shift in the way that insurance is conducted across the agriculture sector. The majority of agri brokers responded to the lockdown with great agility, shifting their operations over to a remote working environment within days. For some, attempting to adjust proved to be a bit more complicated.

Understandably, most broker / farmer relationships were forced into the digital realm for the first time, for example, with renewal reports being shared via email rather than pored over in person, and renewal discussions carried out on Zoom or Skype.

By and large, this transition has worked seamlessly. Farmers are more digitally savvy than they've ever been. They're also busier than they've ever been, and doubtless some will have been grateful to forgo their broker meetings and get back to their core business. Similarly, having greatly cut down on their travelling commitments, brokers have found themselves with more desk time than ever before, making them even more productive and for many has helped to improve their work/life balance.

Here to support our broker partners and Farmers

Ultimately, relationships matter in agri insurance because farming operations are complex, their owners hard-working and forever facing a million and one different things to worry about. They matter because farms are having to change with the times, diversifying into adjacent industries and updating their machinery to become more time-efficient, cost-effective and productive.

Success in agri insurance has always been defined by strong relationships, and in the tricky months ahead, this support could be more important than ever.

With our flexible underwriting approach, our team are on hand to support you and your farming customers with their bespoke needs.

If you have any questions on Agriculture motor insurance, or are looking for support please contact our specialist team on agriculturequotes@ers.com

Malcolm Cawsey
Agriculture Product Manager

[Read the full blog now at ers.com](https://ers.com/agriculture)



The specialist motor insurer

ers.com/agriculture



Specialist claims handlers, just in case the worst happens

To insure you and your policyholders get the right level of support, fast, we have built a dedicated team of specialist Agriculture handlers who understand the distinct and often technical nature of claims in this area.



Fast, efficient access to an expert claims handler



Regular check-ins throughout the claims progress



Nationwide repair network with genuine OEM parts



Our engineers provide expert repair knowledge

How to make a claim



Report the claim using the Agriculture dedicated claims number **0344 561 0838** or email agriculturefnol@ers.com



You will be allocated a dedicated claims handler



Once you have been advised of the claim reference number, please email any correspondence to claims@ers.com and quote the reference numbers in the subject field.



The specialist motor insurer

ers.com/agriculture

Your specialist Agriculture team

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Your local Agriculture underwriting support team

Introducing our team of Regional Trading Underwriters, here to support you with any quotes, renewals or new opportunities you uncover.



Graeme Sutherland
Scotland & Northern
Ireland

With over 10 years experience in Agricultural insurance, including working for AXA, Graeme has been with ERS for 4 years looking after our brokers in Scotland and Northern Ireland.



Sam Linton
North East & North West

Sam brings a wealth of experience to the team, working in the insurance sector for over 10 years. Previously working for Rural Insurance, and AIUA. Sam joins us looking after the North East and West.

[Read our Q&A with Sam here.](#)



Millie Lamden-Kerr
Central & South West

With over 10 years' experience working in the industry from claims, underwriting and sales for companies including Ageas, FarmWeb and Rural, Millie is the newest member of the Agriculture team joining in August 2020.

[Read our Q&A with Millie here.](#)



Matthew Evans
Wales

Matt has been working with us for 4 years and has over 10 years experience working in the Agricultural Sector where he managed FarmWeb's motor product and as a fleet underwriter at NFU Mutual.



The specialist motor insurer

ers.com/agriculture

Your specialist national and regional network

Our development team is here to help your business grow.



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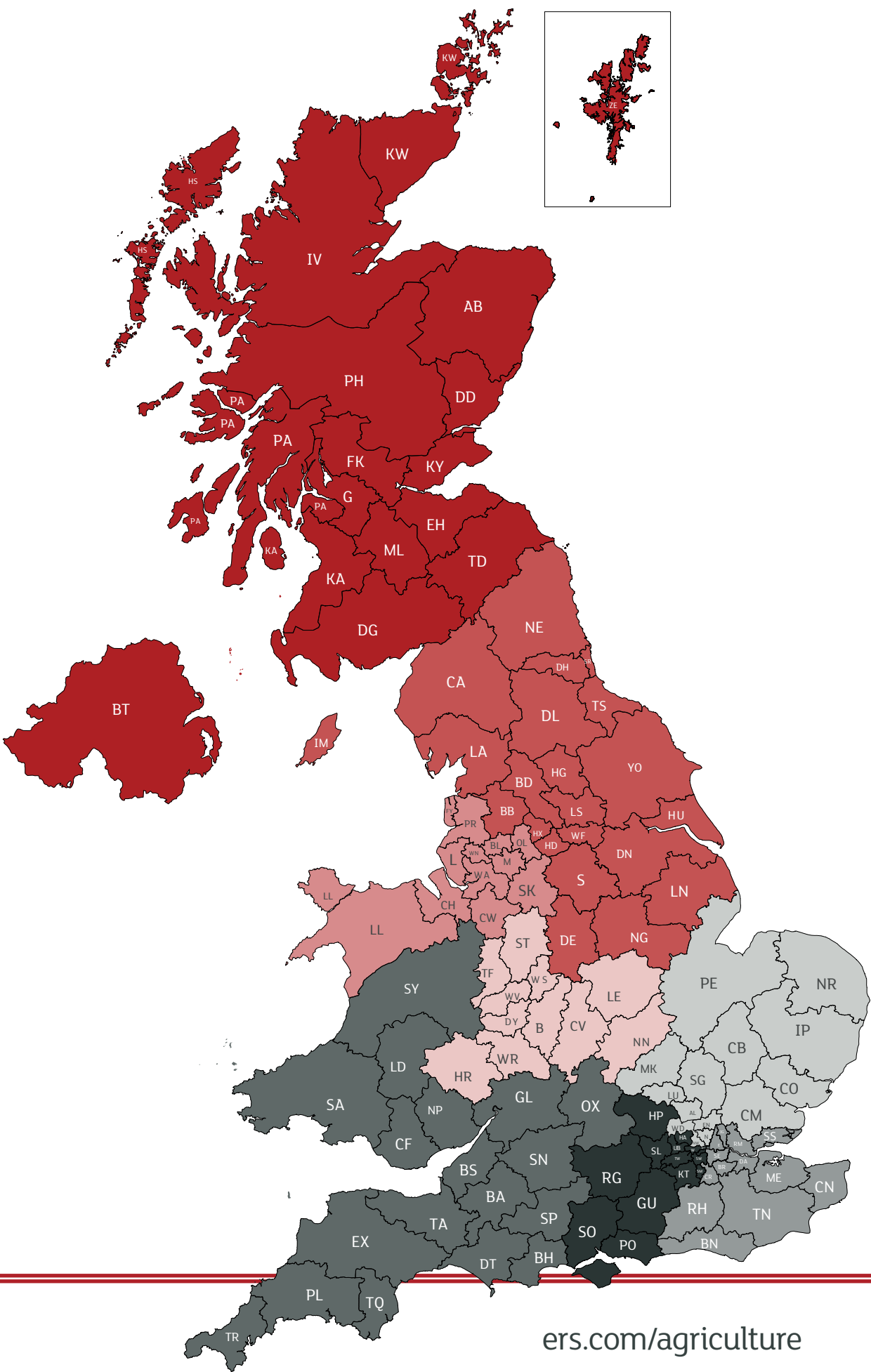
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Whether you have any questions on Agriculture motor insurance or are simply looking for support, please contact our specialist team at agriculturequotes@ers.com or call on **0345 600 2284**

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