

# Our dedicated Agricultural Claims service

Protecting livelihoods



The specialist motor insurer

[ers.com/claims](https://ers.com/claims)

# Delivering claims excellence

## We understand the importance in keeping farming vehicles moving

Speed, efficiency, and expert knowledge are important for agricultural claims where the disruption caused by an out of service vehicle can have a serious impact on a farmers' business. Which is why we've created a dedicated agriculture claims and engineering team to ensure policyholders get the expert and speedy service they need.

We have over 75 years' experience of dealing with specialist motor claims and our dedicated agriculture teams are just as passionate about farming vehicles as the owners themselves. We understand that they are more than just wheels. They are part of farming livelihoods.

Need to make a claim? [Find out how here.](#)



## Getting you back to the field quickly

### Our Agriculture claims service offers

- ✓ 24-hour claims helpline
- ✓ Dedicated team of UK based in-house claims handlers
- ✓ Dedicated team of agriculture engineers for expert repair knowledge
- ✓ Single point of contact for all your enquiries
- ✓ Updates sent throughout claims journey
- ✓ New claims sent to [agriculturefnol@ers.com](mailto:agriculturefnol@ers.com) are set up within 24 working hours
- ✓ Specialist repairer network with benefits including:
  - Guaranteed warranty on repairs for five years
  - Self-authorising, so no need to obtain an estimate or images
- ✓ Option to use [non-network repairers](#)



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## Expert team for specialist vehicles

Our specialist claims and engineering team are here to support you throughout every step of your agriculture motor claims journey so we can get you back up and running as soon as possible.



## Dedicated Agriculture Claims handlers

By providing a team of dedicated claims handlers, we ensure that policyholders speak to the same trusted experts every time, a single point of contact that understands your claim from start to finish. They will ensure that both broker and policyholder are kept up-to-date along the claims journey.



## Experienced Agriculture Engineers

Our team of engineers have years of experience behind them – some even have their own small holdings, so they really do understand how important it is to get a claims resolution quickly.

Our in-house team of engineers provide expert repair knowledge for the wide range of agricultural vehicles our insurance products cover. This knowledge ensures that agriculture policyholders get the best claims service and quick repairs without compromising on quality.



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# Meet your specialist Agriculture Claims team



**Claire Chadbund**  
Claims Team Leader



**Melanie Slood**  
Agriculture Claims Handler



**Sharon Thomas**  
Claims Technician



**Amy Bateman**  
Claims Technician

Call our Claims team on  
**0344 561 0838** or email  
**[agriculturefnol@ers.com](mailto:agriculturefnol@ers.com)**



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# Here when you need us the most

## How to make a claim for ERS policyholders

To make a claim, contact our 24-hour helpline within 24 hours of the incident **0344 561 0838** or email [agriculturefnol@ers.com](mailto:agriculturefnol@ers.com) and our experienced team will guide you through the claims process. Notifying us promptly ensures the correct claim solutions are deployed by our dedicated team of experts. Maximising repairer and third-party capture conversion rates lower claim costs.

## Non-network repairs

We understand that many farmers would prefer to use a repairer of their choice because they have used them previously, or the location is easy to reach rather than use an ERS network repairer.

In these situations, we will require a fully costed estimate and supporting images. These must include the following, and be emailed to [repairmanagement@ers.com](mailto:repairmanagement@ers.com)

## Estimate must contain

- Vehicle registration
- Vehicle make/model
- Mileage
- Tyre tread depth (all tyres/if applicable)
- Chassis number
- Labour rate/hours
- Individual part prices
- Any sublet costs
- Pre-accidental condition/damage detail

## Images must show

- ✓ Registration/serial/chassis number
- ✓ Mileage/hours/bale count
- ✓ Clear images of the damage
- ✓ Images of the general condition, i.e. images take of all 4 corners
- ✓ Tyre tread (if applicable)
- ✓ Interior – including seatbelts
- ✓ Pre-accident damage
- ✓ Any parts removed from the vehicle

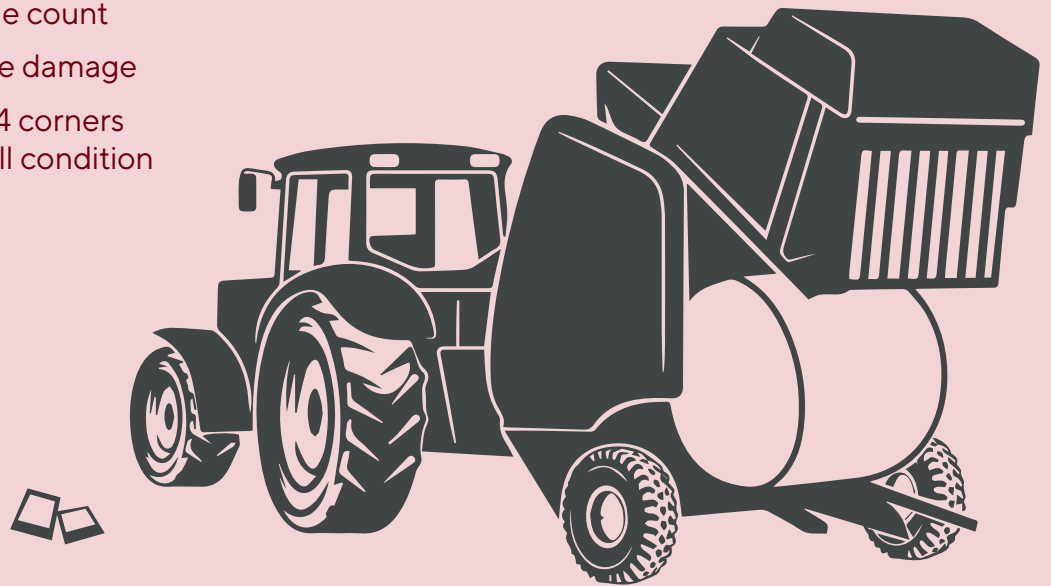


## For agricultural machines, attachments, trailers and implements, estimate must contain

- Machine make/model
- Vehicle type
- Tyre tread depth (%)
- Chassis/serial
- Labour hours/rate
- Individual part prices
- Mileage/hours/bale worked (if applicable)
- Engine capacity (if applicable)
- If trailer – tipper/grain etc

## Images must show

- ✓ Machine registration plate/ VIN/serial number
- ✓ Mileage/hours/bale count
- ✓ Clear images of the damage
- ✓ Images take of all 4 corners showing the overall condition
- ✓ Tyre tread - %/mm



## Total loss

If your vehicle becomes uneconomical to repair, we will also require the following documents to value your vehicle/machine:

- The original purchase invoice
- Complete service history

**[Find out more about our claims service across all products](#)**



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## Non-Network Repairer requirements

If your vehicle/machine catches fire, please provide the following information

### Vehicle/machine in use

- How long had the vehicle/machine been in use
- Did you notice anything unusual about the vehicle/machine prior to it catching fire
- What alerted you to the fire, e.g. smoke, unusual noise
- Did you notice any warning lights on the dashboard
- Did you smell fuel prior to the fire (if applicable)
- What did you notice first? Smoke, flames or a smell of burning
- What colour was the smoke (if applicable)
- Did you see what area of the vehicle the smoke/flames started in
- Did the engine automatically cut out or did you turn the engine off
- Have any repairs recently been carried out (bodywork or mechanical). If so, please provide a copy of the repair invoice
- Please provide copies of any service/maintenance work
- If available, please provide any images or video evidence of the fire

### Vehicle/machine not in use

- How long was the vehicle/machine left unattended
- Was there anything connected to the internal power sockets, e.g. mobile phone/sat nav
- Have any repairs recently been carried out (bodywork or mechanical). If so, please provide a copy of the repair invoice
- Please provide copies of any service/maintenance work
- If available, please provide any images or video evidence of the fire





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