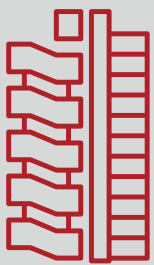




Take a look at ERS Agriculture
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A year in agriculture

Our agricultural product manager, Malcolm Cawsey looks forward to 2019...



2018 was quite a year for agriculture and the farming communities in general. As we are all very aware, Agriculture is most definitely an industry affected by the weather - and in 2018 the weather gods certainly were there to test us from the sweltering heatwave to the arrival of the 'Beast from the East' arriving in March, the heavy snow brought its problems and challenges for farmers.

The very hot, very long summer wasn't great for the agriculture world. The extreme heat and hardworking machinery are not a marriage made in heaven, and we saw a higher than normal amount of machines succumbing to the heat and catching fire, our worst case being a 3 week old combine harvester with a price tag in excess of £300K!

Kicking off 2019 we are very excited to be launching new product enhancements to our existing offering plus a new product created under our agriculture banner.

Leisure and recreation has been created to support the needs of customers that require a mix of different vehicles – ideal for golf clubs, garden centres and even zoos. A great opportunity for you to explore new customer areas.

Looking forward to working with you all in 2019.

A handwritten signature in black ink, appearing to read 'Malcolm Cawsey'.

Malcolm Cawsey
ERS Agriculture Product Manager

Meet the ERS Agriculture team

At ERS we have a team of dedicated and specialist experts who understand the unique and diverse machinery requirements the farming and the more rural businesses need (caravan parks, golf clubs, safari parks for example). Our experienced team can tailor motor insurance packages to ensure you and your clients get the right level of protection and support needed.



Scott Tillbrook
*Head of Agriculture and
Commercial*



Malcolm Cawsey
*Agriculture Product
Manager*



Ming Wan
*New Business
Development Manager*



Andy Thomson
Senior Underwriter



Chris Denton
Senior Underwriter



Graeme Coughley
Regional Trading Underwriter



Matthew Evans
Regional Trading Underwriter



Matthew Perry
Underwriter



Oliver Savill
Underwriter

Underwriting Operations Team



Chloe Davies
Team Leader - Underwriting

Claims Team



Nicola Rusling
Team Leader - Claims

Engineering Team



Gareth Phillips
Team Leader - Engineering



Getting into the field in 2019

We speak to brokers every day of the week in relation to our Farm Plan and Horse Box product, but the reality is that our conversations often stretch well beyond the barn, pasture or paddock. That's why, for 2019 we are launching a new product that sits alongside our existing Agriculture products to ensure that we can support you and your clients in all things Agriculture.

The new ERS Leisure and Recreation plan has been created to support the needs of customers that require mix of different vehicles – from agricultural machinery and vehicles to trucks, vans, carts and cars.

Below are some typical business profiles supported by this new product to give you some food for thought on how you can explore new customer groups and grow your business with us in 2019.

Golf clubs

Golf clubs typically rely upon small fleets including vans, pickup trucks (for supplies), a large number of golf buggies, as well as specialist machinery for looking after the greens and grounds. Their machinery must be extremely precise, particularly if the club plays host to valuable commercial golfing events. The quality of the grounds will be a source of pride to both staff and owners, not to mention a vital selling point – the reason members keep on coming back.

That's why golf clubs rely upon their expensive machinery to be fully operational, every working day of the year. While their existing commercial insurance policies may include some cover for machinery damage, rarely do they offer club owners peace of mind that every motoring eventuality – such as third party liability for machines – is taken care of. In contrast, we can underwrite the entire, diverse fleet.

Zoos and safari parks

Traditional zoos also rely upon a variety of vehicles, from private cars for senior management through to commercial vehicles for collecting feeds, hay and other critical day-to-day supplies.

They will also make use of smaller machinery, such as mowers used for tending to the grounds surrounding the walkways or buggies for improving zookeeper accessibility around the sizeable facilities. Having to factor in heavily pedestrianised areas around which staff are also required to drive might put some insurers off, but in reality the underwriting risk is very low.

At ERS we also underwrite several safari parks, where there is greater need for a wider range of vehicles to cover even bigger grounds. This can involve underwriting all manner of bespoke and customised vehicles, from elephant-carrying trucks to wiperless or hub cap-less minibuses that aren't actually road legal after their monkey-proofing modifications. We don't provide cover for the pedestrians driving around the parks – this waiver will be clearly stated to customers when they buy their tickets – but if it's a park-operated pedestrian-carrying vehicle then you can bet we'll have done our due diligence on it.

Sports grounds

Local community football teams are heavily reliant on ensuring their pitches are primed and ready to play on at all times of the year. From small tractors and mowers and possibly even buses to cart their

Caravan parks

There are many types of caravan park offering delights to UK holidaymakers. They range from the basic offering – a farm owner setting aside a couple of fields for people who want to stay, offering them bathroom access and making them a breakfast in the morning – through to larger commercial businesses with extensive facilities and amenities. Many of these businesses, which can be hugely popular and bustling enterprises come the summer months, are family-run and require fleets that range from family cars and small commercial vehicles for ferrying supplies around through to mowers (lots of them, normally) as well as bigger vehicles that shift caravans or static homes around the estate.

We've also seen caravan park owners investing in JCBs for developing and expanding their sites. These owners are very resourceful; like entrepreneurial landlords, their default option is to go ahead and build any new amenities themselves, which can of course alter their risk profile.

Another consideration when underwriting caravan parks is providing third-party liability in the event of injury. This is always a risk when holidaymakers are wandering about in the same environment where myriad vehicles may be operational, particularly in a caravan park where road spaces may not be as clearly defined as in a holiday resort. But of course, every park is different, and that's why one-size-fits-all insurance policies simply aren't an option when supporting customers in this market.

Garden centres

Garden centres are not just retail outlets – they're visitor destinations that require extensive upkeep alongside their routine retail and supply operations. Typically these businesses will operate a range of agricultural machinery and mowers, alongside carting trolleys, forklift trucks and larger commercial vehicles required to deliver goods that won't fit into customers' cars.

These sites, by their nature, have to look impressive at all times. If you're in the business of beautification, your products need to look the part in order for customers to trust them; the grounds must be properly maintained for customers to enjoy them; and of course, deliveries have to be promptly fulfilled to ensure customers return in the future. As with our other use cases, machinery and motors cannot afford to be out of action.

Broadening your focus in the year ahead

As you've seen, ERS Agriculture caters for some surprisingly diverse audiences. And that's not even the extent of it – from tree surgeons operating across sprawling suburbs to landscape gardeners creating beauty in the heart of dense urban conurbations, there are many other potential customers that use and rely upon agricultural vehicles and machinery every day of the week.

We've shown you our appetite to take on this risk, and in 2019 our goal is to take our Agriculture product to a wider audience, working with you to better understand this diverse group of businesses and the different motor and machinery worries each of them faces over the course of their working lives.

We remain hugely engaged with the agriculture sector and committed to serving the needs of farmers across the UK. But we also want to tell the story of a world beyond agriculture, shining a light on the many thousands of grounds, gardening and hospitality staff out in the field every day, and highlighting the many ways we can work together to better support them.



ERS Agriculture insurance: features & benefits

FARMERS PLAN

We know that farmers have to diversify, and nowadays they use their vehicles for all kinds of activities. Our dedicated underwriting team understands farmers' needs, and can help you make sure your clients are covered.

FEATURES & BENEFITS



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



Flexible approach to underwriting and rating with competitive prices



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



New vehicle replacement cover up to 3.5 tonnes



£20m third party property damage limit for all vehicles



Includes 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, quarries and recycling centres



Trailer and implement cover for agricultural trailers attached and detached

APPETITE

- Single vehicle tractor risks to 500+ vehicle agricultural fleets
- Allied Rural community business e.g.; agricultural contracting, livery yards, agricultural haulage and transportation
- Specifically built for the use of agriculture motors on farms, estates, recycling centres and quarries

From smallholdings to farms, garden centres and zoos, our policies are manually underwritten by experts and tailored to your client's needs, so they can focus on the farm, not fret about their cover.

HORSE BOX

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

FEATURES & BENEFITS



Flexible bespoke underwriting



Drivers with motor convictions considered



Cover for drivers from 17 years of age



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

APPETITE

- Any driver aged 17 to 75
- Drivers with motoring or criminal convictions considered
- Any vehicle worth between £2,500 and £500,000, including small horse boxes through to larger vehicles with sleeping accommodation
- All postcode areas, following our risk profile and security requirements



Did you know?

Our Motor Breakdown Insurance includes specially designed cover for horseboxes.

Find out more at ers.com/breakdown

A new product for 2019

LEISURE AND RECREATION

The new ERS Leisure and Recreation plan has been created to support the needs of customers that require mix of different vehicles – including agricultural machinery and vehicles to trucks, vans, carts and cars. Locations such as Sporting grounds, Garden centres and Safaris.

FEATURES & BENEFITS



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



Flexible approach to underwriting and rating with competitive prices



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



New vehicle replacement cover up to 3.5 tonnes



£20m third party property damage limit for all vehicles



Includes 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



Malcolm's Top Ten Tips for Quotations

Product Manager for Agriculture, Malcolm Cawsey shares some of his top tips for brokers looking to place or update cover.

- 1 When seeking quotations remember information is key. The more background information provided the better the underwriters can understand the risk and the more accurate the quotation will be to adequately reflect the risk.
- 2 For an underwriter there is nothing more disheartening than a presentation that consists of a bad photocopy of another insurers schedule attached to an email that just says 'Please quote on the attached, no claims.'
- 3 When providing target premiums please be realistic in your expectations. Just guessing at what the policyholder paid last year is not the answer! What has happened during the year? Have additional vehicles been added? Have vehicles been upgraded and so the sums insured are higher? What has happened claims wise? Not just the current year but has there been movement in the previous years that will influence the premium going forward?
- 4 Is the information up to date? Have the vehicle values been reviewed recently?
- 5 Who uses what? Particularly relevant if it is a family policy or there are young drivers to be included, which vehicles do they use and what do they use them for?
- 6 Sense check the information you are sending. Does it make sense? Is it contradictory? Does anything need more explanation to tell the true story?
- 7 Have you provided sufficient details of claims? The preferred submission is a confirmed claims experience from the holding insurer(s) detail claims made in the past 3 years accompanied by a full claims listing if possible.
- 8 Does anything within the claims data warrant an explanation to help underwriters understand the experience?
- 9 In the absence of a claims experience be prepared to be challenged. In our experience the policyholder will always under call the true claims picture and costs, not necessarily deliberately but people never think things are as expensive as they really are and, of course, the current insurer may not have told him (or he may not have asked for) the true claim costs.
- 10 Has the policyholder undertaken any steps to mitigate or prevent further losses in the future? Increased physical security on the farm following thefts, installing CCTVs at the farm, fitting trackers and/or cameras to vehicles.

In summary the more we know about and understand a risk the more accurately we can price a risk and ensure cover meets the requirements of the proposer.

We look forward to working with you further into 2019.

“2018 was another solid year for our Agriculture business following the investments made in 2016 and 2017 and I am proud of what Malcolm and the team have achieved in delivering a truly specialist proposition for our brokers. We look forward to working with our broker partners in 2019 to really deliver for our customers.”

Scott Tillbrook, *Head of Commercial and Agriculture*



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