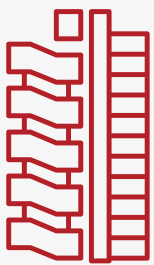




Invested in the future of  
the agriculture landscape



# You can depend on us



A+  
LLOYD'S  
RATING



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](http://ers.com/lloyds)



# Invested in the future of Agriculture

---

In 2019 we launched our new product 'Leisure and Recreation; to support the needs for customers that require a mix of different vehicles – such as Golf Clubs, Garden Centres etc.



This year, to ensure we continue to create and evolve our products to fit market needs and to understand the challenges facing UK farmers and land owners, we have commissioned new, independent research which speaks directly to UK farmers and a range of industry experts on topics including diversification, climate change and technology.

This research has enabled us to build upon our knowledge and create a comprehensive report to support and educate UK motor brokers and the wider agriculture community in what the UK farming landscape looks like today and how it could look in the coming years.

We look forward to working with our brokers throughout 2020

A stylized, handwritten signature in black ink. The signature is fluid and cursive, with the first letter being a large, prominent 'M'. The rest of the name is written in a continuous, flowing script.

**Malcolm Cawsey**  
*Agriculture Product Manager*

# Meet the ERS Agriculture team

---

At ERS, our team of dedicated and specialist experts understand the unique and diverse machinery requirements that farms and rural businesses need.

Our experienced team 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*



**Andy Thomson**  
*Senior Underwriter*



**Chris Denton**  
*Senior Underwriter*



**Graeme Cloughley**  
*Regional Trading Underwriter*



**Matthew Evans**  
*Regional Trading Underwriter*



**Melanie Lilygreen**  
*Underwriter*



**Matthew Perry**  
*Underwriter*



**Oliver Savill**  
*Underwriter*



## Underwriting Operations Team

### Contact

New quotes and queries  
[agriculturequotes@ers.com](mailto:agriculturequotes@ers.com)

Existing queries  
[agricultureuw@ers.com](mailto:agricultureuw@ers.com)



## Claims Team

### Contact

New claims and enquiries  
[agriculturefnol@ers.com](mailto:agriculturefnol@ers.com)

Existing queries  
[claims@ers.com](mailto:claims@ers.com)



## Engineering Team

### Contact

[gareth.phillips@ers.com](mailto:gareth.phillips@ers.com)







British  
farmers are  
diversifying...

but what does this mean  
for your business?

# Managing risk and safeguarding the future of UK farming

---

ERS specialist motor insurer has been a proud partner to the UK agriculture sector for more than 70 years. We work with insurance brokers to provide bespoke motor insurance for agriculture and rural businesses underpinned by an expert understanding of agriculture vehicles and machinery, and supported by dedicated underwriting, engineering and claims teams.

We pride ourselves on our ability to respond to these businesses' needs and the day-to-day challenges they face, which is why we've commissioned new research exploring the agriculture landscape at this moment of pronounced change.

Conducted by leading global animal health & agriculture market researchers between December 2019 and January 2020, our research comprises in-depth interviews with UK farmers, alongside extensive desk research and qualitative data from a range of industry experts: agricultural machinery dealers, climate change scientists and members of our own specialist agriculture underwriting and engineering teams.

The research has enabled us to build upon our knowledge and create a comprehensive picture of the UK's agricultural community in 2020 and beyond. From this, we've distilled five key topic areas that best evidence the changes occurring in the sector, the risks and opportunities facing livestock, arable and fruit & vegetable farmers today, and the impact these changes will have on agricultural machinery and motor insurance going forwards.

## Diversification of farms

We've seen many examples of farms branching out beyond their core activities to establish new income streams. But how extensive is this trend, and are other farms set to follow suit?

## The growing impact of climate change

Changing weather patterns and extreme weather events are already impacting farming operations. With the impact of climate change only set to increase in the coming years, how are farmers likely to respond?



## Transitioning to a post-Brexit world

Leaving the European Union could impact everything from UK farm subsidies and agriculture exports to seasonal labour. What do farmers make of the situation and what do they believe Brexit's impact will be?

## Farm ownership and succession planning

Farms seldom change ownership and have tended to rely on family succession to keep the business going. Is this tradition still the norm, and how many farmers are actively planning the long-term future of their business?

## The evolution of agricultural machinery

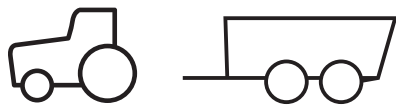
Recent tech-powered innovations are redefining the possibilities for agricultural machinery and have the potential to drive a productivity revolution. But are these innovations trusted and accepted by the farming community?

For more information on the findings of our report visit [ers.com/futurefarming](https://ers.com/futurefarming).

# ERS Agriculture insurance products

---

At ERS we have a dedicated team of specialist experts who understand the unique and diverse motor requirements the farming and wider agricultural world needs. However unique the vehicle, we've got the cover to match.



## Farmers Plan

Our Farmers Plan product was first introduced in the 70's and it has evolved over the years to a product we're really proud of and one that our Brokers trust. Specifically designed to fit the flexible needs of Farmers and the everchanging agricultural landscape across the UK, our dedicated team of underwriters are on hand to ensure each policy fits the needs of the customer, it also has some stand out features such as £20m Third Property Damage limit for all vehicles.



## Horsebox

Our dedicated horsebox product covers horsebox owners from amateur horing enthusiasts to professional sportspeople, whether they own a livery business, racehorse training facility or a farm, our bespoke product can now be accessed via ERS eTrade. This thoroughbred online system can be accessed 24/7 on any smart device, so grab the reins and join us online.



## Leisure and Recreation

From speaking regularly to our brokers and realising that our conversations often stretched well beyond the barn, pasture or paddock, we created our Leisure and Recreation product last year to specifically support the needs of customers that require mix of different vehicles – from agricultural machinery and vehicles to trucks, vans, carts and cars. Customers such as Golf clubs, Garden centres, Sports grounds and even Zoo's and Safari parks.

For more information or training on any of our Agriculture products, contact your Regional Development Manager. See page 14 for details.



# 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 and 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



# Leisure & 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 and Benefits



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



Flexible approach to underwriting and rating with competitive prices



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



New vehicle replacement cover up to 3.5 tonnes



£20m third party property damage limit for all vehicles



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



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



# Horsebox

Whether your client is a horing 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 and 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
- All postcode areas, following our risk profile and security requirements
- Any vehicle worth between £2,500 and £500,000, including small horse boxes through to larger vehicles with sleeping accommodation

## Motor Breakdown Insurance

Our standalone breakdown cover has been developed with horseboxes in mind. Find out more at [ers.com/breakdown](https://ers.com/breakdown)

## Grab the reins and trade online

Our specialist horsebox product is now live on eTrade for speedy quoting 24/7 on any device.

Register now at [ers.com/register](https://ers.com/register)



A red tractor is parked on grass in front of a half-timbered building. The tractor has large, dark, treaded tires and a red body. A pigeon is perched on a wooden beam above the tractor. The text "Did you know..." is overlaid on the tractor's cab area.

Did you  
know...

---

we wrote our  
first farm  
tractor policy  
in the 1970s





# For our latest news, follow us on LinkedIn

Search for ERS on LinkedIn and follow us to keep up to date with our latest insurance news and broker events.



# Your ERS specialist network nationwide

With over 700 staff in Swansea & London, supported by a UK wide network of Development Managers, we're here to help you get the most out of ERS.

## New Business Manager

**Ming Wan**  
ming.wan@ers.com  
07786 113327

## Scotland & Northern Ireland

**Andy Ward**  
andy.ward@ers.com  
07768 023 823

## North East

**Mark Feathers**  
mark.feathers@ers.com  
07711 590 773

## North West

**Chris Johnson**  
chris.johnson@ers.com  
07841 342 362

## Midlands

**Pauline Palmer**  
pauline.palmer@ers.com  
07866 139 136

## City/South Central

**Paul Cavanagh**  
paul.cavanagh@ers.com  
07917 156 771

## South West

**Angus Statham**  
angus.statham@ers.com  
07825 032 262

## South East

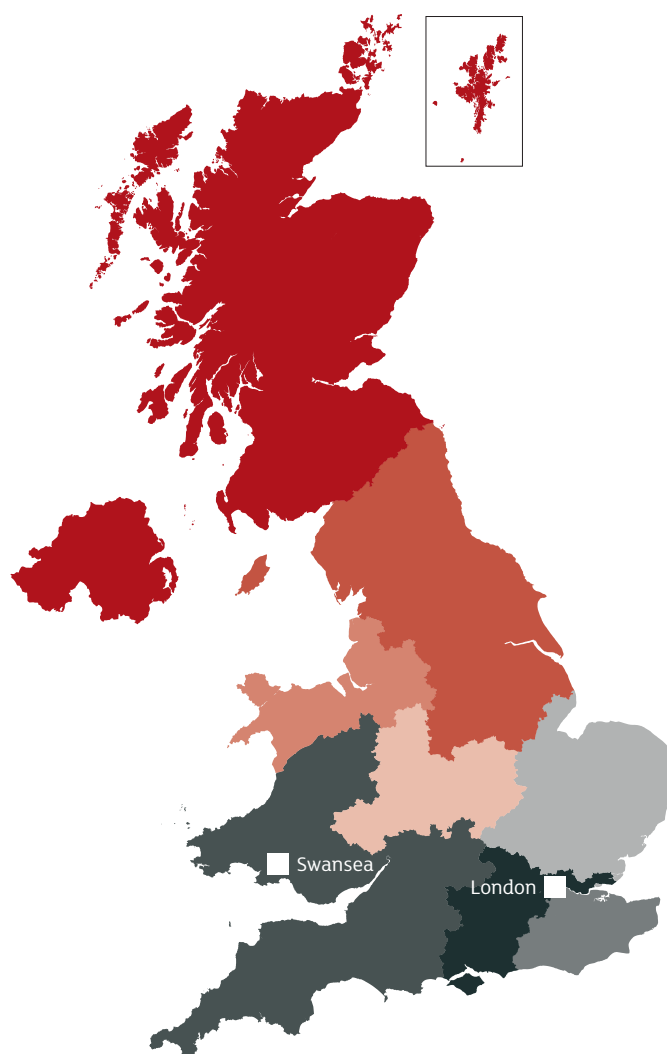
**Ian Smedley**  
ian.smedley@ers.com  
07825 064 081

## East Anglia

**Jamie Brooks**  
jamie.brooks@ers.com  
07717 545 747

## Head of Regional Development

**Marjorie Adejumo**  
marjorie.adejumo@ers.com  
07786 113327



## Regional Trading Underwriters

**Graeme Cloughley**  
Scotland & Northern Ireland  
graeme.cloughley@ers.com  
07841 342351

**Matthew Evans**  
South West  
matthew.evans@ers.com  
02038 245242

## Strategic Account Managers

Jannine Lee  
Strategic Account Manager - North  
jannine.lee@ers.com  
07841 342351

**Anne-Therese Cromwell**  
Strategic Account Manager - South  
anne-therese.cromwell@ers.com  
07970 370178



# A year in agriculture

---



“2019 was another great year for the Agriculture team, introducing our new product Leisure and Recreation and we had some great feedback from our brokers on our regional ERS Presents Agriculture events.

We’re looking forward to working even closer with our brokers in 2020 to continue to deliver the right cover for our customers.”

A handwritten signature in white ink, appearing to be 'ST', with a long horizontal stroke extending to the right.

**Scott Tillbrook**  
*Head of Commercial and Agriculture*



The specialist  
motor insurer

**Looking for Lloyd's A+ rated  
specialist insurance cover?**

Contact our New Business  
Development Manager



[ming.wan@ers.com](mailto:ming.wan@ers.com)



0330 094 5078

**Do you have an Agriculture  
risk that needs specialist  
underwriting?**

Contact our Agriculture team



[agriculturequotes@ers.com](mailto:agriculturequotes@ers.com)



0345 600 2284

**in** [ers](#)

 [@ersmotor](#)

 [ers.com](#)