



Specialist insurance for the rural business community

Rural Protect is a brand new insurance product designed to protect the specific interests of rural businesses.

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. The policy is underwritten by AXA Insurance UK plc.

Why do I need Rural Protect?

In today's world, with every decision potentially opening you up to expensive claims and legal costs, you need cover that protects your business and your personal assets. Rising regulation and an increasingly litigious society mean businesses and their directors and owners are facing an ever-growing rate of claims. With associated legal costs, even winning a legal case can be an expensive process.

What makes Rural Protect different?

This bespoke policy not only provides tailor-made protection for the rural business itself, but crucially, offers personal liability cover to farm managers, directors and owners for any decisions they make in relation to running the business. Also, for the first time, partnerships and sole traders can also enjoy the same level of protection as directors of limited companies.

Key benefits of Rural Protect

Rural Protect is exclusively available to a broad range of rural clients, from working farms and tree surgeons, to estates and equine businesses including stables and riding schools.

The main benefits include:

- Farm partnerships and sole traders can buy the same level of protection as directors of limited companies – this includes Personal Liability, Company Liability plus an option to add Employment Practices Liability
- Investigation AND defence costs are covered, plus awards
- Exclusive product enhancement – Pursuit Cover
- Supported by leading law firm, rradar, offering free unlimited legal advice protected by “legal privilege”

- Any professional fees incurred in defending an allegation are covered eg forensic accountants, mechanics
- Access to PR expertise and costs in the event of an incident
- Any One Claim Limit of indemnity
- Quick, efficient quotes and a simplified proposal form

redefining / standards 



PROTECTION FROM THE COSTS OF REGULATOR INVESTIGATION AND PROSECUTION

Rural Protect will help to defend and support you if you are faced with investigations, prosecutions and warnings from any of the UK’s regulators and enforcement agencies including:

- DEFRA
- OFT
- Police
- Local Authority – Planning, Trading Standards, Environmental Health and Health and Safety
- HSE
- Environment Agency – England and Wales, Scotland and Northern Ireland
- HMRC - Tax / PAYE / NIC, Employer Compliance and VAT
- Business Information and Skills Department
- DVSA
- Traffic Commissioner
- Information Commissioner
- UK Border Agency (Immigration)
- RSPCA
- DVLA
- Companies House
- Employment Tribunal
- EU Commission
- Advertising Standards Agency
- Competition and Markets Authority
- Gangmasters Licencing Authority
- SOCA
- Waterways Board
- British Waterways Board
- Canals and Rivers Trust
- Forestry Commission
- Utility Regulator
- MOD (wind farms)
- Parish Council
- Planning Appeals Inspectorate
- EHRC

To find out more, call **01524 848506** or email **info@tic-insurance.co.uk**