



Insurance Policy Definitions

AIC Members and Trade Assurance Participants should consider various levels of insurance to protect their business from any issues which may arise. Below is a list of various insurance definitions but for further information, you should speak to your insurer or broker directly.

Insurance - is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.

Employers Liability - all employers must insure against their legal liability for injury, disease or death to employees sustained by them and arising from their employment.

Goods in Transit - covers goods against loss or damage while in your vehicles or when sent by carrier.

Motor insurance - Third party motor insurance is a legal requirement for any vehicle used on a public road. A comprehensive policy will also cover damage to or loss of your own vehicle.

Products Liability - if you make, repair or sell products, you could be held legally liable for damage or injury arising from defects in their design or manufacture. Negligence has to be proven but it can be difficult and expensive to successfully defend a claim and your insurance will cover these costs where there is a reasonable chance of a successful defence.

Professional Indemnity - protects your business against compensation sought by a third party if you have made mistakes or are found to have been negligent in some or all of the professional services that you provide for them. Professional indemnity insurance will also cover legal costs.

Property Owner's Liability - enables you to meet any costs and damages awarded to a third party if they suffer an injury following an accident on, or linked to, your premises.

Public Liability - covers your legal liability to pay damages to third parties for death, bodily injury or damage to them or their property that occurs as a result of your business activities.

AIC Exclusive Insurance Offers



AIC has successfully negotiated with Towergate (formerly TL Risk Solutions) a number of preferential insurance offers at discounted rate for AIC Members and Trade Assurance Participants. The insurance offers are 'bespoke' for the industry, so cover the specific needs of the agrisupply sector.

AICSure is the exclusive insurance offer for AIC Members and covers a range of company insurance requirements.

UFASSure is the exclusive insurance offer for certified UFAS participants.

To find out more information about how your company can take advantage of this offer visit the [AICSure/UFASSure](#) webpages or alternatively contact:

Alva Jackson, Scheme & Placement Director

Direct Dial: 0113 236 8601

E-mail: alva.jackson@towergate.co.uk



TASCSC participants can also take advantage of the insurance offer "TASCCSure Insurance" which is provided by Jelf Insurance Services Limited. This insurance offer is tailored to the needs of the TASCSC participant and can provide bespoke insurance covers which will be at a competitive price if you are a fully certified TASCSC participant.

To find out more and to see how your company can take advantage of this offer visit the [TASCCSure](#) webpages or alternatively contact:

Steve O'Donnell on 01938 557925 or email: Steve.ODonnell@jelf.com