

# Agricultural Motor Appetite Document

CRITERIA	CORE APPETITE	UPON CONSIDERATION	OUT OF APPETITE
<b>Risk Size</b>	<ul style="list-style-type: none"> <li>✓ 5 or more vehicles</li> <li>✓ Total premium over £3,000+ IPT</li> </ul>	<ul style="list-style-type: none"> <li>• 3 to 5 vehicles</li> <li>• Total premium sub £3,000+ IPT</li> </ul>	<ul style="list-style-type: none"> <li>✗ 2 or fewer vehicles</li> </ul>
<b>Driving</b>	<ul style="list-style-type: none"> <li>✓ Any driver over 25 with 2 or more years driving experience</li> </ul>	<ul style="list-style-type: none"> <li>• Any driver between 16-21 (subject to additional terms and driving restrictions)</li> <li>• Drivers aged 21 and over with a minimum of 2 years driving experience (subject to additional terms)</li> <li>• Drivers with less than 2 years driving experience (subject to additional terms)</li> <li>• Any driver on a provisional licence (subject to additional terms)</li> </ul>	<ul style="list-style-type: none"> <li>✗ Any Licensed Driver</li> <li>✗ Drivers under 16 years old</li> <li>✗ Risks containing Agency Drivers</li> </ul>
<b>Trade</b>	<ul style="list-style-type: none"> <li>✓ Livestock/pastoral farming</li> <li>✓ Arable farming</li> <li>✓ Mixed farming</li> <li>✓ Hill farming</li> <li>✓ Horticultural farming</li> <li>✓ Fruit farming</li> </ul>	<ul style="list-style-type: none"> <li>• Agricultural contracting</li> <li>• Equine risks</li> <li>• Estates/shoots</li> <li>• Smallholders</li> <li>• Landowners</li> </ul>	<ul style="list-style-type: none"> <li>✗ Landscapers</li> <li>✗ Gardeners</li> <li>✗ Risks with no agricultural vehicles</li> </ul>
<b>Area</b>	<ul style="list-style-type: none"> <li>✓ Rural areas</li> </ul>	<ul style="list-style-type: none"> <li>• Smaller towns/villages</li> </ul>	<ul style="list-style-type: none"> <li>✗ London</li> <li>✗ Northern Ireland</li> <li>✗ Isle of Man</li> <li>✗ Channel Islands</li> </ul>
<b>Vehicle Type</b>	<ul style="list-style-type: none"> <li>✓ Cars</li> <li>✓ LCV's up to 7.5T</li> <li>✓ Agricultural vehicles</li> <li>✓ Trailers</li> <li>✓ Special types (ATVs/Quad bikes)</li> <li>✓ Farm motorbikes</li> </ul>	<ul style="list-style-type: none"> <li>• Vehicles between 7.5T and 44T</li> <li>• Other body types</li> </ul>	<ul style="list-style-type: none"> <li>✗ Vehicles over 44T</li> <li>✗ Minibuses</li> <li>✗ Coaches/Buses</li> <li>✗ Tankers</li> <li>✗ Cherry Pickers</li> <li>✗ Cranes</li> <li>✗ Emergency Service Vehicles</li> </ul>
<b>Vehicle Value</b>	<ul style="list-style-type: none"> <li>✓ Up to £200,000</li> </ul>	<ul style="list-style-type: none"> <li>• Up to £500,000</li> </ul>	<ul style="list-style-type: none"> <li>✗ In excess of £500,000</li> </ul>
<b>Vehicle Use</b>	<ul style="list-style-type: none"> <li>✓ Business Use</li> <li>✓ Carriage of own goods</li> </ul>		<ul style="list-style-type: none"> <li>✗ Carriage of goods for Hire &amp; Reward</li> <li>✗ Carriage of passengers for Hire &amp; Reward</li> </ul>
<b>Previous Rating</b>	<ul style="list-style-type: none"> <li>✓ 3 years or more fleet rated with confirmed CCE</li> </ul>	<ul style="list-style-type: none"> <li>• 2 years fleet rated with confirmed CCE</li> </ul>	<ul style="list-style-type: none"> <li>✗ 1 year fleet rated</li> <li>✗ NCB</li> <li>✗ New Ventures</li> </ul>