

# Specialist Motor Trade Insurance for Agricultural Machinery Dealers



AgShield is a motor trade based package of covers providing high quality, business insurance solutions specifically for agricultural machinery dealers. It is an exclusive, specialist insurance package arranged by Lucas Fettes & Partners, and is underwritten by AXA.

## Why choose AgShield?

Many standard insurance policies include a number of add-ons that offer little or no real benefit to you or your company and may mean that you pay for cover that is not relevant to your business. More importantly, they often fail to provide the essential cover that agricultural machinery dealers require – a standard motor trade policy is normally aimed at the car industry.

We specifically researched the requirements of agricultural machinery dealers to ensure that AgShield cover is both adequate and relevant. Our staff are regularly asked to quote against existing motor trade policies that have unworkable restrictions, are very expensive and have levels and areas of cover that have not been properly reviewed or are missing completely. Cover can be tailored to your specific requirements and includes:

### Material damage

- “All risks” cover including subsidence on buildings, stock, own and customers’ vehicles, machinery, plant, fixtures and fittings, employees’ tools
- Standard excess £250
- Generous bespoke seasonal increases
- Goods in transit
- Cover for agricultural vehicles on hire

### Road risks

- Comprehensive cover
- Low excesses
- Unaccompanied demonstration cover
- Contingent liability cover for agricultural vehicles on hire

### Liabilities

Standard indemnity limits:

- Employer’s liability £10m
- Public/products liability £5m
- Financial loss £250,000

### Business interruption

- Optional gross profit, gross revenue or increased cost of working basis
- Optional MOT loss of licence extension

### Optional covers

- Money
- Equipment breakdown
- Engineering inspection
- Legal expenses
- Terrorism
- Management liability

Full, free and  
confidential review, and  
a no obligation quotation

## About Lucas Fettes & Partners

Lucas Fettes & Partners is a Lloyd's accredited insurance brokerage. We take the time to understand the specific needs of both businesses and individuals, before delivering tailored advice and solutions.

Some of our staff have been involved in agricultural motor trade insurance for over 25 years. Our size and standing in the market allows us to obtain preferential rates with insurers and our independence enables us to concentrate on providing a high quality service to our clients. With multiple UK office locations we can provide our services throughout the whole country.

## What our clients say about us

*"You explained every aspect of our insurance very clearly and we felt very comfortable asking about things we were not sure of, even questions that some might have thought insignificant."*

**B Everitt – Director**  
**Everitt & Marshall Ltd**

*"The service I received from AgShield can only be described as first class. Whenever I email to add another vehicle or driver, I get an instant reply – even when it is in the evening or weekend. I could not ask for better service."*

**Alan Barlow**  
**Barlow's (Henbury) Ltd**

## Talk to us

Your sector is our sector, and our experience with agricultural machinery dealers makes the quotation process as painless as possible.

For a full, free and confidential review of your current arrangements and a no obligation quotation, please do not hesitate to contact us on **0161 972 2480** or **info@agshield.co.uk**.

**[www.lucasfettes.co.uk/agshield](http://www.lucasfettes.co.uk/agshield)**