

Insurance Advice for New Farm Enterprises and Diversifications

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FBD



FBD Insurance has been in business for over 50 years and has grown into the largest Irish owned insurer with nearly 500,000 loyal and satisfied customers.

Since inception FBD Insurance has been providing tailor made insurance products for farmers and farm businesses.

Today we have 34 Branches Nationwide with experienced teams at hand to provide professional advice and insurance cover.

Insurance Advice for New Farm Enterprises and Diversifications



The FBD Farm Multiperil insurance policy covers the policyholder only for the business of farming as prescribed by the insured, so therefore it is prudent that you consider informing your insurer of any plans to diversify and essential that all new activities are communicated to your insurer before development (if construction is involved) and before they come into operation. The availability of insurance in the market for the enterprise needs to be considered.

In addition it is imperative to review your cover on an ongoing basis.

Why is this so important?

Key Cover that may be needed includes:

- Employers Liability
- Public Liability
- Product Liability
- Environmental Liability
- Property (Fire)
- Business Interruption
- Landlords liability
- Theft

Protection. It's in our nature.



- Construction
- Change of use of farm buildings (Fire Certification)
- Renewable energy / AD Plant / Wind / Etc.
- Tourism-related businesses (E.g. Open farms, Adventure Centres, Campsites, Trails)
- Events (e.g. Christmas, Halloween, Easter, etc.)
- Farm Shop / Farmers Market
- Food and drink production (HACCP, Licencing, etc.)
- Leasing Building (The risk is only as good as the weakest link)

Remember it is prudent that you consider informing your insurer of any plans to diversify and essential that all new activities are communicated to your insurer before development (if construction is involved) and before they come into operation.

