# FIGHTING THE RISE IN COUNTRYSIDE CRIME

Rural Crime Report 2019



### INNOVATION

See how technology is helping the fight against rural crime



#### INCIGHT

Discover what rural crime looks like across the country



#### IMPACT

Understand how crime affects those living and working in the countryside





## RURAL CRIME REPORT 2019

In 2018 the cost of rural crime rose by

12.1%

NFU Mutual is the UK's leading rural insurer, and we insure three quarters of UK farms, as well as thousands of rural businesses up and down the country.

Looking after our rural communities is central to what we do. We've cared about farmers and their families for over a century and so are ideally placed to help support the countryside.

Every year rural crime costs millions of pounds and causes untold anxiety across the UK. Agriculture and farming communities are vital to the UK economy and the rural way of life, and as a responsible business we're committed to raising awareness and doing our bit to make sure they stay vibrant.

Our annual Rural Crime Report brings together statistics and views gathered from our 300 Agent offices located in towns and villages across the UK. It offers insight into not only the cost of rural crime, but the effect it has on the people living and working in farming and rural communities.

Over the next few pages you'll also find out about the initiatives helping to control rural crime, along with advice and information on the new ways farming businesses and rural dwellers can protect their property and possessions.



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## THE GROWING THREAT OF RURAL CRIME



Richard Percy Chairman NFU Mutual

As a farmer and chairman of NFU Mutual, I am acutely aware of the impact of rural crime on country people and their families.

In my lifetime rural theft has changed from opportunist thieves taking a few tools to organised criminals stealing expensive tractors and flocks of sheep to order.

Fly-tipping has changed from a van load of building rubble left in a gateway to lorry loads of hazardous waste dumped on farm land. Hare coursing too has changed from a couple of dodgy characters with a dog to nationally organised crime with huge sums changing hands through online betting.

In this context the 12% increase in the cost of crime shown in NFU Mutual's claims statistics for 2018 is disappointing; but it is not a surprise.

Sadly NFU Mutual's figures correlate closely with the reports we all hear every week of brazen attacks on farms and rural properties. These aren't just the theft of machinery to sell on, but include theft of farm loaders which are then used to batter down the front of shops to steal cash machines.

Rural crime is now a major worry for anyone working or living in the countryside, adding to the problems of isolation and depression increasingly being reported amongst rural communities.

In comparison with many parts of the world however we are fortunate to live in a relatively safe and low-crime environment. But this is no reason for complacency. It is only by tackling rural crime effectively that we can preserve the traditional values and way of life of our countryside and stop the problem from getting worse.

I am pleased to see farmers, police and other country dwellers working together to stem the tide of crime in the countryside. Knowing that rural crime is one of the most concerning issues for our members, NFU Mutual uses its theft claims statistics and expertise to help farmers protect their possessions, and to help police effectively tackle the issue. We also encourage communities to work closely together to combat rural crime.

Since 2010 we have invested over £1.5 million in rural security initiatives that tackle rural crime at its roots. And the results of these schemes, from the national police unit which co-ordinates information on stolen farm machinery to the Scottish Partnership Against Rural Crime (SPARC) joint initiative between NFU Mutual and Police Scotland, makes it clear that they are effective.

They are also clearly demonstrating that sharing expertise and intelligence, together with a joined-up policing approach across the whole of the country is the way to tackle criminals who operate across regional, national and international borders.

It is also encouraging to see the range of ingenious security devices and markers which farmers can use to protect their property – many of them invented by farmers. Together with sensors which trigger an alarm on mobile phones, and high definition CCTV systems which can monitor buildings, yards and farm entrances, these devices can help deter thieves and provide peace of mind for farmers and country people.

## RURAL LIFE UNDER THREAT



**Tim Price** NFU Mutual Rural Affairs Specialist

Modern farming is often a lonely life and rural crime is adding to the pressures which are resulting in growing feelings of isolation and depression.

Today many farmers work alone day in, day out, with few opportunities to share worries and relieve the pressures of farming with others.

Regular reports of rural crime in a neighbourhood, from machinery and livestock theft, through fly tipping and livestock worrying to hare coursing, are a constant cause of anxiety to farmers.

One farmer recently told me that his family cannot leave the farm together any more to attend their local show because thieves will seize the opportunity to raid the farm.

In these circumstances it's all too easy to fall into a spiral of depression. While there are no easy solutions to the changes in the structure of the countryside and farming which have left many farmers isolated, there are steps that individuals and communities can take to tackle rural crime. Every farm and rural community is different, so it's a case of integrating physical, high-tech and community involvement to provide the right solution for your own part of the countryside.

Being able to share worries and concerns can reduce stress. It's also a good way to start building a local network of farmers and neighbours who will report suspicious activity. Modern policing relies heavily on crimes and suspicious sightings being reported – both to target police resource and bring criminals to justice. Meeting friends and neighbours face-to-face for a chat is great, and increasingly social media is bringing rural communities together to tackle rural crime and share concerns.

It is also well worth looking at your property from the perspective of a would-be criminal and seeing what can be done to deter thieves. Demonstrate that security is a priority by keeping machines out of sight and putting up security signage.

Even in an age when farm thieves use battery-powered angle grinders to cut through chains and padlocks, it's worth investing in decent physical security. Criminals look for easy targets, so padlocks, security gates and reinforced tools stores play their part as a deterrent. Criminals tend to avoid farms and properties which have been target hardened. Bespoke security locks for high-value kit like quads are also well worth considering.

There's now an array of high-tech security devices and systems on the market which can help secure rural businesses and homes. They include sensors which send an alert to a mobile phone if someone enters the farm yard or a building, or if a farm machine moves beyond the farm boundary. CCTV with multiple cameras linked to a phone or a screen in the farmhouse can identify whether a sudden noise at night is just a fox or a gang of thieves.

Amid the gloom of increasing levels of crime in the last year, there are beacons of light which show that fighting back, either individually, with local Farmwatch schemes, or through well-organised police rural security initiatives can beat crime in the countryside.

It's to prevent the breakdown of the fabric of rural life that drives NFU Mutual to support farmers and country people in the fight against rural crime.



## **EMERGING TRENDS**

Repeat attacks and limited police resources are the biggest concerns for people living in the countryside.

Tools, quads/ATVs and machinery are topping the thieves' wish lists.

One in four NFU Mutual
Agents know someone who
has had to change the
way they live or farm as
a result of rural crime.

More people are using high-tech alarm systems, and CCTV is one of the most common security measures being installed.

## THE RISING COST OF RURAL CRIME

In 2018 rural crime cost the UK

£49.9m

Our claims statistics show that, for the second year in succession, rural crime has risen dramatically. In 2018 rural crime cost the UK £49.9m. Compared to the cost in 2017, this is an increase of 12%, or around £5.4m. It means that in the last two years the cost of crime has increased by more than £10m.

Although a large proportion of the recent rise can be attributed to the huge increase in the theft of agricultural vehicles, the problem is far from isolated. Our statistics show a rise in almost every type of rural crime in almost every area of the UK.

Cost to the UK 2017	Cost to the UK 2018	Up or down
Agricultural vehicle theft £5.9m	£7.4m	
Quad/ATV theft £2.3m	£2.6m	
Livestock theft £2.4m	£2.5m	



## THE RURAL CRIME LANDSCAPE

The cost of rural crime is at its highest since 2011. However the picture isn't quite the same in every part of the country.

Although most regions of the UK have experienced a sharp rise in the cost of rural crime, both Wales and the South West have seen the cost of crime fall. And although Scotland has experienced the largest percentage increase in the cost of rural crime, it also remains the area least affected. These tables show the impact of rural crime across the country.

	Cost in 2017	Cost in 2018	% Change
East	£5.7m	£6.9m	21.8%
Midlands	£8.9m	£9.8m	10.3%
North East	£6.8m	£8.6m	25.2%
North West	£3.4m	£3.4m	1.4%
Northern Ireland	£2.7m	£2.8m	3.9%
Scotland	£1.0m	£1.6m	62.2%
South East	£7.6m	£8.6m	13.1%
South West	£5.9m	£5.8m	-1.1%
Wales	£2.6m	£2.4m	-7.1%
Cost to the UK	£44.5m	£49.9m	12.1%

Estimates based on NFU Mutual claims statistics, costs rounded to nearest £100,000



THE 30 COUNTIES MOST AFFECTED BY RURAL CRIME IN 2018

Worst affected counties by cost	Cost in 2017	Cost in 2018	% Change
Kent	£1,525,463	£2,658,900	74.3%
Lincolnshire	£2,116,791	£2,558,435	20.9%
Essex	£1,637,160	£2,297,265	40.3%
North Yorkshire	£958,652	£1,789,478	86.7%
Cambridgeshire	£1,716,879	£1,722,185	0.3%
Gloucestershire	£1,406,093	£1,709,511	21.6%
Lancashire	£1,547,003	£1,638,208	5.9%
West Yorkshire	£1,708,312	£1,527,549	-10.6%
Warwickshire	£1,067,514	£1,481,630	38.8%
Leicestershire	£1,038,415	£1,421,705	36.9%
Staffordshire	£916,544	£1,361,344	48.5%
Norfolk	£680,433	£1,357,804	99.5%
Derbyshire	£1,053,524	£1,245,631	18.2%
Somerset	£1,275,020	£1,245,094	-2.3%
Shropshire	£1,087,139	£1,230,290	13.2%
Hampshire	£1,052,581	£1,128,231	7.2%
Suffolk	£1,243,459	£1,118,882	-10%
Herefordshire	£801,996	£1,055,329	31.6%
Worcestershire	£1,036,015	£1,008,621	-2.6%
Buckinghamshire	£388,470	£871,738	124.4%
West Midlands	£843,810	£830,750	-1.5%
Hertfordshire	£986,724	£824,855	-16.4%
Oxfordshire	£628,154	£821,706	30.8%
County Antrim	£559,776	£805,680	43.9%
Cumbria	£459,308	£721,223	57%
Nottinghamshire	£798,377	£691,675	-13.4%
Dorset	£881,541	£685,132	-22.3%
South Yorkshire	£643,910	£675,175	4.9%
Cheshire	£930,402	£654,791	-29.6%
Clwyd	£575,718	£605,739	5.2%

The 30 worst affected counties by cost in 2018, based on NFU Mutual claims statistics

## VIEWS FROM THE FIELD



Julia Mulligan North Yorkshire's Police, Fire and Crime Commissioner and Chair of the National Rural Crime Network

Rural crime is a huge issue that has a significant impact on rural communities – from families to farmers, business owners to visitors.

All too often rural areas are being left behind their urban counterparts, and our research shows that what rural communities need is very different to urban communities, something few organisations or agencies recognise or do anything about.

Last year, the National Rural Crime Network (NRCN) carried out our National Rural Crime Survey. We found that crime was up, anger was up, frustration was up. And, trust was down and those rating the police as good was down. These are trends we can no longer ignore. Our work as the NRCN is to promote the needs of rural communities, both to the police and in the corridors of power. As Police, Fire and Crime Commissioner for a rural force – and someone who grew up on a hill farm – I understand the challenges.

Rural communities should not have to put up with sub-standard services just because of where they live. This simply cannot be tolerated. Despite passionate and professional police officers working incredibly hard day-in, day-out, the communities they serve are being let down because priorities lie elsewhere. It is incumbent on policing, partners and on government and us all to listen, and to act.



**Abi Reader** Welsh dairy farmer

Welsh farmers continue to have the day-to-day running of their businesses disrupted by rural crime. Quad bike and vehicle theft, dog attacks on livestock, fly-tipping and fly-grazing remain issues of huge concern in Wales.

You can guarantee many of us have been on the receiving end of at least one of these matters during the last 12 months. What's more, even the most urban of farms will anticipate slower police response times due to geographical location, and sometimes with police in attendance who may not fully appreciate the effect of the offence.

Calculating the cost of rural crime to a farming business is a lot more complicated than simply the replacement costs.

Downtime without valuable and appropriate equipment, hassle to sort replacements, dealing with dead or injured animals, clearing up a mess, and ultimately the mental and emotional stress from these blights are the added 'bolt-ons' we have to handle. With ever increasing pressures of supply chain failures, and growth in anti-farming rhetoric, mental health is a particular concern. A farmer becoming a victim of rural crime, added on top of these other stresses, is simply not OK.

Rural watch groups, that help to enhance and spread awareness of potential crimes, improvements in surveillance technology, and investment in other deterrents remain our best line of defence against rural crime.



Sarah Staff Head of SaferCash

Operated by the British Security Industry Association, SaferCash is a Home Office-approved police and security intelligence-sharing initiative which seeks to reduce physical attacks against the Cash and Valuables in Transit industry, banks and ATM companies.

In 2018 there was a significant increase in physical attacks against ATMs, with 897 offences. This offending has seen more cross-border organised criminal gangs targeting rural locations, which has a huge impact on communities that rely upon local services and available cash.

Some of these criminal gangs are utilising a method of ripping out the ATM by using plant or agricultural machinery.

SaferCash has seen a continued increase in this offending in 2019. The machinery is being stolen from nearby farms on the night of the attack and only driven a short distance to the scene of the crime. The damage caused to the building housing the ATM is always significant and often beyond repair.

SaferCash members are working with regional police forces to tackle this offending. We are asking members of the farming community to immobilise their machinery, by reviewing the existing physical security systems and putting in place additional measures. Preventing the criminal gangs from stealing the machinery takes away the enabler of these dangerous offences.



Superintendent Brian Kee Police Service of Northern Ireland (PSNI)

While we take the position that one crime against the rural community is one too many, it is encouraging to note that, according to the latest PSNI statistics (April 1st 2018 to March 31st 2019), figures show an ongoing downward trend in the number of incidents recorded.

There was a fall of 41 incidents on the previous 12 months, continuing the downward trend seen since 2010/11. We know from our work with victims of crime that every incident has an impact on individuals, families and the community as a whole, that's why we are committed to disrupting and detecting criminals who target rural communities.

Statistics only tell part of the story, they do not account for the severe impact theft can have, however we remain committed to driving down these figures further.

One of the strategies in tackling rural crime involves working with our partners in the Rural Crime Partnership (RCP) to progress a number of rural crime prevention initiatives.

Looking at crime trends and emerging issues, RCP fosters working partnerships between rural stakeholders, including Department of Justice (DoJ), the Ulster Farmers' Union (UFU), Department of Agriculture, Environment and Rural Affairs (DAERA), NFU Mutual, Federation of Small Businesses (FSB), and the Young Farmers' Clubs of Ulster (YFCU). We are also working closely with Police and Community Safety Partnerships (PCSP), An Garda Síochána in the Republic of Ireland and a number of other agencies.

Working collaboratively with key stakeholders and partner organisations means we can respond to emerging crime trends, targeting those who would target our rural communities.

## RURAL CRIME TRENDS

The rising cost of rural crime isn't caused by an increase in one particular area. The face of rural crime is changing, and it's changing our countryside. Farmers and rural communities are now fighting the criminals on a number of different fronts.



#### CYBERCRIME

Because farms are mostly small businesses without on-site technical support, as they evolve or diversify into areas that are more reliant on IT systems, farmers are increasingly vulnerable to cyber attacks. The most common range from sending false invoices and using vishing and phishing techniques to obtain sensitive financial data, to infecting computers with malicious software and ransomware, or hacking into farm cameras and equipment.



### LIVESTOCK THEFT

A generation ago, rustling involved a few animals being taken 'for the pot'. Today, organised gangs, often using working dogs, can take dozens, sometimes hundreds of sheep in a single night-time raid. This can be devastating for small farms, where the loss of just a few animals can wipe out profits and disrupt business for years while flocks are rebuilt.



#### DOG ATTACKS ON LIVESTOCK

Every year thousands of sheep are killed or mutilated by dogs. Even if the dog doesn't make contact, the distress of the chase can cause animals to die or miscarry their lambs. Dog attacks on farm animals cost £1.2m in 2018. And it's not just the financial loss. For small farmers in particular, the impact it has on breeding programmes can threaten their livelihood.



#### FLY-TIPPING

What was once the odd mattress being left at a farm gate has grown into a whole business of bogus waste companies dumping lorry loads of rubbish in farmers' fields. Some even pose as genuine tenants, renting land and barns to use as illegal rubbish dumps. On every scale, fly-tipping is a serious threat – to the health of grazing animals, to the environment, and especially to farmers who are often left to deal with the aftermath themselves.





## FARM VEHICLE CRIME



DC Chris Piggott National Vehicle Crime Intelligence Service (NaVCIS)

Whilst the theft of larger equipment remains constantly on our radar, we are also seeing a surge in theft of smaller vehicles such as quads, and tractor navigation systems.

With good resale values and a central driving position, quads are an easy win for criminals, and far too many are being left with the keys either in the ignition or concealed on the bike.

Tractor navigation systems are also in high demand. High value and easily concealable, they're often stolen to order to be sold on all over the world.

To stem the tide, we're asking the farming community to help us to help them:

Record details of machinery you own, include chassis and engine numbers, CESAR markings and any unique features.

Photograph each item too, so pictures can be shared on social media if it's stolen.

Immobilisers are an excellent anti-theft measure. Although the extra time it takes to activate them can be frustrating, it's nothing compared to the business disruption and lost revenue you'll endure if the machine is taken.

Consider a tracking device. Those that run on multi frequencies and have a back-up battery have come down in price significantly. Some even let you set operational hours and geo fences.

The basic rule is lock it up, chain it up, and remove the keys. At peak times this can be inconvenient. But the thieves know that peak time is when you're at your most vulnerable.

## FIGHTING BACK



Inspector Alan Dron Scottish Partnership Against Rural Crime (SPARC)

Over the last year, ensuring those living, working and enjoying Scotland's rural communities and environments have confidence that any crime related issues affecting them were taken seriously, acted upon and understood was a key priority for the Scottish Partnership Against Rural Crime (SPARC).

Of the belief too many incidents, crimes and offences still go unreported, SPARC adopted a strategy focused on raising the profile, educating and changing perception of key issues causing greatest harm to rural communities.

In taking this approach, SPARC predicted the potential for recorded rural crime to significantly rise but accepted a need to increase confidence and willingness for individuals affected to come forward coupled with gaining a more accurate picture on the extent rural communities are being targeted.

To counter any predicted increase, particular emphasis was given to identifying and responding to any repeat victims plus promoting Rural Watch as a mechanism for reporting criminal activity regardless of geographical location.

SPARC continues to co-ordinate and drive cohesive responses designed to tackle sources rather than symptoms, utilise Secured By Design (SBD) crime prevention schemes that help reduce opportunities for criminality and reduce the carbon footprint resulting from crime plus implement any innovative technologies that assist in making rural communities more resilient.



### SPARC - A PARTNERSHIP APPROACH TO TACKLING RURAL CRIME

The Scottish Partnership Against Rural Crime was formed in 2015 as a bold new approach to tackling rural crime across Scotland. By bringing together a variety of rural organisations, the Partnership has been successful in raising awareness of modern organised criminal activity in the countryside, and tackling it through improved communications and training for police officers.

NFU Mutual has been a key member of SPARC since the beginning. As the main insurer of the countryside, we share valuable intelligence on rural crime trends, as well as supporting training for police officers and joining forces on a local level through our network of Agents and NFU Scotland Group Secretaries.



#### DEVON AND CORNWALL POLICE

In the South West, NFU Mutual is working closely with the Devon and Cornwall Police Rural Crime Team. The Team was established in November 2018 to help eradicate crime and community safety issues by prioritising six key areas of rural crime: theft of farm machinery and vehicles, livestock offences, fuel theft, equine offences, poaching and fly-tipping.

The Team's goal is to raise awareness of suspicious activity and identify trends and crime hotspots by encouraging individuals and rural communities to report what they see. This intelligence then helps to form a clear picture of crime in the area, which in turn enables a targeted approach to police patrolling.

Social media is already being used very successfully to this end, with many local communities forming Whatsapp or Facebook groups to raise alerts and share information of suspicious activity. Local police are encouraging others to use similar methods – including signing-up to Farmwatch to receive mobile phone text alerts directly from the Police Community Officers.



### WARWICKSHIRE POLICE

Warwickshire Police is one of a growing number of forces using drones to help police its large rural areas and bring rural criminals to justice.

Equipped with thermal imaging capability and powerful spotlights that can assist officers on the ground, drones are often deployed in the search for missing people.

In the fight against rural crime, they're used to gather vital video evidence following calls from farmers who report illegal activity on their land, or to locate stolen vehicles and property – an area in which the force has had good success in recent months.

Warwickshire Police also works with local farmers who are obtaining their own drones to record trespass and other incidents. The force provides guidance on the Drone Code, ensuring they themselves stay legal so the footage they record can be used as evidence.

Social media is a very useful tool for modern policing. If we can share what's going on and build our watch schemes, we reduce rural crime by putting prevention at the heart of our activity.

PC Martin Beck, Rural Crime Officer. Devon and Cornwall Police I know from experience that drones obtain results. Drone technology is still relatively new, but I can only see it getting better. Price points will come down, technology will improve, and we will seek to increase our capabilities in order to help farmers across the area.

PC Craig Purcell, Warwickshire Police



## HOW RURAL CRIME AFFECTS EVERYONE



Rebecca Davidson NFU Mutual Rural Insurance Specialist

The nature of crime in the countryside has changed dramatically. Attacks are being carried out by organised criminal gangs and the impact is reverberating across our rural communities, towns and cities too.

A big trend in the last year has been the increase in agricultural vehicles being stolen to smash into village shops to rob cash machines. This affects everyone from the farmers who have had essential machinery for their livelihoods stolen, to the rural communities who are being robbed of a much needed local service. In remote rural areas, which may have seen the closure of bank branches and post offices, this is another loss of access to essential services and can add to rural isolation. As well as causing huge structural damage, these raids can lead to shop owners not replacing the ATM for fear of further attack.

The same criminal networks are exploiting modern keyless security to meet a rising demand for high-end vehicles and their parts. Luxury 4x4s are being taken from country homes and finding their way to 'chop shops' where they are dismantled for onward journey to Europe, Africa and the Far East.

Another worrying trend is the theft of guns from farms and rural homes. From 2017 to 2018 the cost of firearms stolen from rural residences grew by 45% and there are fears that these weapons are finding their way onto city streets to fuel more serious crimes.

Today it's even more important to take as many steps as you can to protect your property, whether you're at home or not, and try to keep one step ahead of the tech-savvy thieves who are targeting rural properties.

### SECURITY DISCOUNTS FOR AGRICULTURAL VEHICLES

Recognising the reduced risk of vehicles protected with good security devices, NFU Mutual provides discounts to policyholders who fit approved Security and Registration (CESAR) scheme registration and/or fit approved security devices to agricultural vehicles including tractors and quads.



## KEEPING YOUR PROPERTY SAFE

The biggest rise in rural theft recorded by NFU Mutual is for farm vehicles. From quads and livestock trailers to tractors old and new, agricultural vehicles are the prime targets of organised criminals who ship them abroad or break them up to sell as spares.

Cars and pick-ups with keyless security are also being targeted by thieves armed with scanning devices which enable them to enter and drive away the vehicle. And thefts of farm loaders to smash into shops and post offices is another alarming trend this year. Putting lives at risk, these raids have caused damage running into millions of pounds to retail premises and are leading to a permanent loss of cash machines in some areas. Good security is crucial to making life for rural thieves as difficult as possible.



### AGRICULTURAL VEHICLES

- Mark with the CESAR marking system
- Fit a tracking device and immobiliser
- Use preparatory devices such as Quad Vice to protect quads
- Remove keys when not in use, and store out of sight
- Keep GPS-equipped tractors in secure buildings or remove kits when not in use



#### **FARMS**

- Secure doors with five-lever mortice locks or good quality padlocks and locking bars
- · Chain and padlock gates to yards and fields when not in use
- Keep fuel tanks in secure compounds and consider a tank alarm
- Store tools and equipment in a specialised security container
- Speak to a professional about fitting an alarm and CCTV



## HOME

- · Never leave keys in locks and always close and bolt windows when you're out
- Keep fences in good condition
- When you're out at night, use timers or smart lighting to give the impression someone's home
- · Keep shotguns and firearms locked in a high security gun cabinet or safe
- Consider an alarm and CCTV and combine it with signs to deter thieves



#### CAR

- Keep keyless fobs in a Faraday packet overnight, and don't leave any keys by windows or letterboxes
- Fit an alarm, tracking device, immobiliser, or all three
- Don't only rely on electronic security, steering wheel and pedal locks are effective too
- Park in well-lit areas, or install a security light on your driveway
- · Never leave valuables in your car overnight

## THE UK'S LEADING RURAL INSURER

NFU Mutual offers a wide range of insurance for farms, homes and businesses, as well as life, pensions and investment products. These products and services are delivered through the agency network, as well as through a direct sales and service centre. With over 300 offices located in rural towns and villages throughout the UK, NFU Mutual has become part of the fabric of rural life and remains committed to serving the needs of people who visit, live or work in the countryside.

NFU Mutual is proud to deliver more than simply insurance. Tackling rural crime, making farming safer, supporting rural initiatives across the UK and helping to look after the environment are just some of the ways we do that.

For more information or to download a copy of this report visit:

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