

NIG/FarmWeb Motor Policy

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

The NIG/FarmWeb Motor policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and will run for 12 months or as shown on the policy schedule.

Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance)

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

Standard Cover

Parts 1 and 1A, 4, 5, 6, 7, 8, 9, 10, 13 | **Accidental Damage / Loss or Damage by Fire or Theft**

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Loss of or damage to an Insured Vehicle and it's accessories by Accidental Damage or by Fire and/or by Theft.</p> <ul style="list-style-type: none"> • Territorial Limits The United Kingdom, the Channel Islands and the Isle of Man. 	<ul style="list-style-type: none"> • Foreign Use • Windscreen / Window Damage – subject to an excess as shown in the policy schedule • Medical Expenses • Emergency Treatment • Personal Accident Benefits – payable direct to the injured person or their legal representative. 	<ul style="list-style-type: none"> • Excess – Minimum £100, plus any young/inexperienced driver excess as shown in the schedule. • Basis of Settlement – repair or replacement. The most we will pay is the market value of your vehicle at the time of loss or damage. We will not pay more than the amount for which you insured the vehicle. We will not pay any costs which increase the market value of your vehicle. 	<ul style="list-style-type: none"> • Loss of use, deterioration, loss of market value because repairs have been carried out, depreciation, wear and tear; mechanical, electrical, electronic or computer failures or breakdowns. • Damage to tyres from braking or by punctures, cuts or bursts. • Loss of or damage to your vehicle resulting from someone taking it by fraud or trickery.

Parts 1 and 1A, 4, 5, 6, 7, 8, 9, 10, 13 | Accidental Damage / Loss or Damage by Fire or Theft *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
	<ul style="list-style-type: none"> Trailers, agricultural implements or machines – whilst attached to the Insured vehicle and detached, where the individual value does not exceed £100,000, unless stated in the schedule. Principals Indemnity If the keys or lock transmitter to your vehicle have been lost or stolen, we will pay the cost of changing the locks, lock transmitter and central locking interface. This is subject to a £50 excess Personal belongings – the amount of cover is shown in the schedule. This is applicable to Private Cars and Goods Carrying Commercial Vehicles only. 		<ul style="list-style-type: none"> Loss of your vehicle or accessories if it has been left at any time unless: the ignition key has been removed and all doors, windows and other openings have been closed and locked; Having agreed with us that a specifically fitted locking or tracking device, immobiliser or alarm must be fitted, or a discount from your premium has been given for this, the equipment has been set. More than £1,000 for permanently fitted audio/ telecommunications equipment, unless it is standard equipment for your vehicle when manufactured. The cost of replacing any alarm or other security device if the keys or lock transmitter to your vehicle have been lost or stolen. More than £15,000 for accessories and spare parts (including GPS navigation system) which are fitted to or in or on and related directly to the function of your Agricultural Vehicle.

Parts 2, 3, 11, 12 | Liabilities to Third Parties

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
<p>Indemnity (Limit as shown in the schedule) to the Insured in the event of an accident in respect of:</p> <ul style="list-style-type: none"> Death or bodily injury Damage to property Territorial Limits The United Kingdom, the Channel Islands and the Isle of Man; 	<ul style="list-style-type: none"> Indemnity for towing a trailer, caravan or broken down motor car Legal Costs – we may pay for a solicitor or barrister to defend anyone insured under this policy in a court or to represent the insured at a Coroners inquest or fatal accident inquiry. Unauthorised Movement of Obstructing Vehicles. Unauthorised Use or Driving of Vehicles by Employees. 		<ul style="list-style-type: none"> Liability for death of or injury to anyone in the course of their employment by anyone insured by this policy unless the accident is on a road as defined in the Road Traffic Act. Anyone who is insured by any other policy. Liability for loss of or damage to property which belongs to, or is in the charge of, anyone who is insured by this policy. Liability for loss or damage caused in a place where aircraft land, park or move, including the associated service roads, refuelling areas, and ground equipment-parking areas. Liability for pollution or contamination unless it is caused by a sudden identifiable event which is accidental and unexpected. In respect of commercial vehicles in connection with the loading or unloading if your vehicle is beyond the limits of the carriageway by anyone other than the driver or attendant of the vehicle

Parts 2, 3, 11, 12 | Liabilities to Third Parties *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Main Exclusions
			<ul style="list-style-type: none">• Liability of whatsoever nature or any costs or expenses whatsoever directly or indirectly caused by or contributed to, by, or arising from Terrorism except so far as is necessary to meet the requirements of the Road Traffic Acts• Liability for death, injury or damage caused by the operation of your vehicle as a tool, unless the accident is on a road as defined in the Road Traffic Acts.

General Conditions

<ul style="list-style-type: none">• Fair Presentation of Risk• Conditions Precedent• Incidents giving rise to a claim• Conduct and control of claims	<ul style="list-style-type: none">• Cancellation• Instalments• Reasonable Precaution• Other Insurance	<ul style="list-style-type: none">• Fraudulent Claims• Inspection of Vehicles• Right of Recovery• Arbitration	<ul style="list-style-type: none">• Vehicle changes to be notified to us within 7 days of the change occurring
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General Exceptions

<ul style="list-style-type: none">• Limitations to Use• Contractual Liability	<ul style="list-style-type: none">• War or Government Action	<ul style="list-style-type: none">• Earthquake, Riot and Civil Commotion outside of the UK	<ul style="list-style-type: none">• Radiation, Radioactive, Toxic and Explosive materials
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Further Information

Other features

24 hour business assistance services

Free Helpline services available 24 hours a day, 7 days a week for:

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc.

Please contact your Broker, Intermediary or Agent for details of the payment methods available.

Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid unless a claim has been made.

Termination

If you wish to terminate the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. Any return of premium will be made based on the scale in the Cancellation Condition, unless a claim has been made (or an incident advised that could give rise to a claim) during the Period of Insurance, when no refund is due.

How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive,
NIG
Churchill Court, Westmoreland Road, Bromley BR1 1DP

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service
Exchange Tower London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**.

Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at **www.bankofengland.co.uk/pru**, or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**

