

FarmWeb Motor Vehicle Insurance

Notice to Policyholder

NIG FarmWeb continually reviews its products to ensure the cover provided is competitive in an ever changing market. We have therefore taken this opportunity to update the FarmWeb Motor Policy wording to reflect changes to our basic cover.

This notice is to advise you of these changes, which take effect from the renewal date shown in your renewal documentation. Please read the changes shown below carefully and contact your insurance intermediary should you have any questions.

Part 1 Accidental Damage and Part 1A Loss or Damage by Fire or Theft

The following also applies to Parts 1 and 1A

Applicable to Agricultural Vehicles

If within one year of registration as new in your name, your vehicle is stolen and not recovered or is damaged and the cost of repair will exceed 50% of the manufacturer's list price (including vehicle tax and value added tax) at the time of the loss or damage, we will replace your vehicle with a new vehicle of the same make and specification provided that one is available.

If your vehicle is under a hire purchase or leasing agreement, we will make any payment for the total loss of your vehicle to the hire purchase or leasing company.

What is not insured under Parts 1 and 1A

The following exclusions apply:

- f** More than £15,000 for accessories and spare parts (including GPS navigation systems) which relate directly to the function of your Agricultural Vehicle. The accessory or spare part must be fitted to or in or on your Agricultural Vehicle, which is covered under this Policy.
- i** The first amount of any claim under Part 1A b theft or attempted theft or taking without permission shown in the Schedule under the following heading:
 - i** Experienced drivers excess
 - ii** Specific excesses
Total amount applying to a driver or vehicle shown.
 - iii** Endorsements
Total amount applying.

The following exclusions have been renumbered:

- g** The cost of replacing any alarm or other security device if the keys or lock transmitter to your vehicle have been lost or stolen.
- h** The first amount of any claim under Part 1 shown in the Schedule under the following headings:
 - i** **Young drivers excess**
Drivers under 21 years of age.
 - ii** **Inexperienced drivers excess**
Drivers who hold a provisional UK driving licence, have held a full UK driving licence for less than 12 months or 21 years of age or other but under 25 years of age.
 - iii** **Experienced drivers excess**
Drivers who are 25 years of age or over and have held a full UK driving licence for more than 12 months.
 - iv** **Specific excesses**
Total amount applying to a driver or vehicle shown.
 - v** **Endorsements**
Total amount applying.

Part 10 Trailers

Payment under Part 1 and 1A – Accidental damage, Fire or Theft is limited to an individual value of £35,000, unless stated in the Schedule.