

## 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 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.

### Standard Cover

Sections 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
Loss of or damage to an Insured Vehicle and it's accessories by Accidental Damage or by Fire and/or by Theft.	<ul style="list-style-type: none"> <li>Foreign Use</li> <li>Windscreen / Window Damage - subject to an excess as shown in the policy schedule</li> <li>Medical Expenses</li> <li>Emergency Treatment</li> <li>Personal Accident Benefits – payable direct to the injured person or their legal representative.</li> <li>Trailers, agricultural implements or machines – whilst attached to the Insured vehicle and detached, where the individual value does not exceed £35,000, unless stated in the schedule.</li> <li>Principals Indemnity</li> <li>If the keys or lock transmitter to your vehicle have been lost or stolen, we will pay up to £750 toward the cost of changing the locks, lock transmitter and central locking interface. This is subject to a £50 excess</li> <li>Personal belongings – the amount of cover is shown in the schedule. This is applicable to Private Cars and Goods Carrying Commercial Vehicles only.</li> </ul>	<ul style="list-style-type: none"> <li>Excess – Minimum £100, plus any young/inexperienced driver excess as shown in the schedule.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> <li>Damage to tyres from braking or by punctures, cuts or bursts.</li> <li>Loss of or damage to your vehicle resulting from someone taking it by fraud or trickery.</li> <li>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;</li> <li>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.</li> <li>More than £500 for permanently fitted audio/ telecommunications equipment, unless it is standard equipment for your vehicle when manufactured.</li> <li>The cost of replacing any alarm or other security device if the keys or lock transmitter to your vehicle have been lost or stolen.</li> </ul>

## Sections 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"> <li>Death or bodily injury</li> <li>Damage to property</li> </ul>	<ul style="list-style-type: none"> <li>Indemnity for towing a trailer, caravan or broken down motor car</li> <li>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.</li> <li>Unauthorised Movement of Obstructing Vehicles.</li> <li>Unauthorised Use or Driving of Vehicles by Employees.</li> </ul>		<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>Anyone who is insured by any other policy.</li> <li>Liability for loss of or damage to property which belongs to, or is in the charge of, anyone who is insured by this policy.</li> <li>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.</li> <li>Liability for pollution or contamination unless it is caused by a sudden identifiable event which is accidental and unexpected.</li> </ul>

## General Conditions

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

<ul style="list-style-type: none"> <li>Limitations to Use</li> <li>Contractual Liability</li> </ul>	<ul style="list-style-type: none"> <li>War</li> </ul>	<ul style="list-style-type: none"> <li>Earthquake, Riot and Civil Commotion outside of the UK</li> </ul>	<ul style="list-style-type: none"> <li>Radiation, Radioactive, Toxic and Explosive materials</li> </ul>
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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.
- Instalment Payment Method available in most cases

### 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 number of days remaining in the Policy period, unless a claim has been made 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 or NIG at the address below quoting the Policy Number in all cases.

If you are not satisfied with the way in which a complaint has been dealt with, please write to the Chief Executive of NIG at Crown House, 145 City Road, London EC1V 1LP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

### Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who are authorised and regulated by the Financial Services Authority, registration number 202810. The Financial Services Authority website, which includes a register of all regulated firms can be visited at [www.fsa.gov.uk](http://www.fsa.gov.uk), or the Financial Services Authority can be contacted on **0845 606 1234**.

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](http://www.fscs.org.uk)

