

# 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 the updates. Please read the changes in your updated Policy wording carefully and contact your insurance intermediary should you have any questions.

The wording has been redrafted / updated, though the cover provided is broadly as before.

### 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 Private Cars and Goods Carrying Vehicles where the GVW is less than 3.5 tonnes

The keys or lock transmitter sum insured of £750 has been increased to £1,000.

### Part 2 Liability to Others

#### What is not insured under Part 2

Exclusion **f i** and **ii** have been restated and split into three points **f, g** and **h**.

In respect of **f** we will not pay more than the limits stated in your Schedule in respect of damage to third party property, the wording has been restated to confirm this:

- f** In respect of damage to property the indemnity against liability for such damage including any indirect loss or damage for:
- i** any amount over the Private Car Third Party Property Damage Limit of £20,000,000 (as shown in the schedule) if caused by, or in connection with, your Private Car, or
  - ii** any amount over the Commercial Vehicle Third Party Property Indemnity Limit of £5,000,000 (as shown in the schedule) if caused by, or in connection with, your Commercial Vehicle,
- for any one claim or series of claims arising out of one occurrence.

In respect of **g** the wording has been restated to confirm we will not insure:

- g** Any amount over £5,000,000 in respect of costs.

In respect of **h** the wording is unchanged:

- h** 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

#### What is not insured under Part 2

Exclusions **i** and **j** now apply:

- i** 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.

Terrorism shall mean an act or acts (whether threatened or actual) of any person or persons involving the causing or occasioning or

threatening of harm of whatever nature and by whatever means made or claimed to be made in whole or in part for political, religious, ideological or similar purposes, or any action taken in controlling, preventing or suppressing or in any way relating to such act or acts.

- j** We will not be liable 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.

#### The following additional paragraphs have been added to Part 2 What is not insured:

For the purpose of this Part of the Policy, the terms Private Car and Commercial Vehicle are defined as:

Private Car means Private Car and Motorcycle.

Commercial Vehicle means Agricultural Vehicle, Bus or Coach, Goods Carrying Vehicle and Minibus.

### Part 4 Personal Accident Benefits

#### We will not pay the benefit in the following circumstances

Exclusions **e** and **f** which were previously applicable have been removed and so no longer apply.

### General Exceptions

Exclusion 3 has been restated to clarify what is meant by War (now includes revolution) and to expressly add Government Action and what is meant by this:

- 3** Cover under this policy does not insure any loss or damage caused by War, or Government Action or any similar event.

War shall mean war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion or military or usurped power.

Government Action shall mean martial law, confiscation, nationalisation, requisition or destruction of property by or under the order of any government or public or local authority or any action taken in controlling, preventing, suppressing or in any way relating to War.

### Important Information

#### How to Complain

Financial Ombudsman Service (FOS) telephone number updated from: 0845 080 1800 to: 0800 023 4567 or 0300 123 9123.