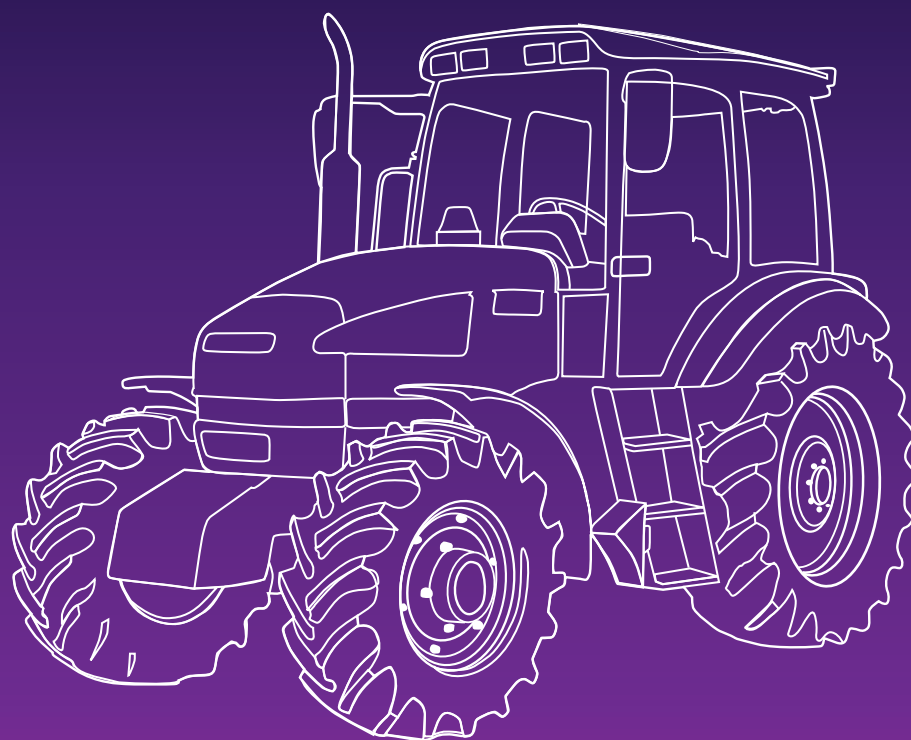


# SPECIAL VEHICLE PRODUCT SUMMARY



COVER FOR  
THE SPECIAL  
VEHICLE MARKET

# Product Summary

## Special Vehicle Policy

Please read this document carefully. Full terms, definitions, clauses, conditions and exclusions can be found within the Policy Booklet.

The Special Vehicle policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and will run for 12 months or as shown on the 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

### Accidental Damage/Loss or Damage by Fire or Theft (Policy Sections 1, 1A & 4)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"><li>• Loss of or damage to your vehicle and its accessories either by Accidental Damage or by Fire and Theft.</li><li>• Territorial Limits The United Kingdom, the Channel Islands and the Isle of Man</li></ul>	<ul style="list-style-type: none"><li>• Emergency Treatment</li><li>• Trailers – whilst attached to your vehicle.</li></ul>	<ul style="list-style-type: none"><li>• Excess – shown in the schedule.</li><li>• Basis of Settlement – repair or replacement.</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 deception.</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; 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></ul>

## Accidental Damage/Loss or Damage by Fire or Theft (Policy Sections 1, 1A & 4)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> <li>• More than £1000 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> <li>• Threshing machines, drums, bailing machines, trussers, tiers, grass cutters, grass driers or disabled mechanically propelled vehicles.</li> </ul>

## Liabilities to Third Parties (Policy Sections 2, 3, 11 & 12)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> <li>• £5m limit of indemnity for damage to property by a commercial vehicle.</li> <li>• Unlimited liability for bodily injury.</li> <li>• Territorial Limits The United Kingdom, the Channel Islands and the Isle of Man</li> </ul>	<ul style="list-style-type: none"> <li>• Indemnity for Trailers</li> <li>• Legal Costs – we may pay for a solicitor or barrister to defend anyone insured under this policy in a court or represent the insured at a Coroners inquest or fatal accident enquiry.</li> </ul>		<ul style="list-style-type: none"> <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> <li>• Liability in connection with the use of your vehicle as a tool unless the accident is on a road as defined in the Road Traffic Acts.</li> <li>• Liability arising out of an act of terrorism.</li> </ul>

## General Conditions

<ul style="list-style-type: none"> <li>• Fair Presentation of Risk</li> <li>• Reasonable Precautions</li> <li>• Change of Risk or Interest</li> <li>• Supply of Motor Vehicle Data</li> <li>• Cancellation</li> </ul>	<ul style="list-style-type: none"> <li>• Instalments</li> <li>• Cross Liabilities</li> <li>• Choice of Law</li> <li>• Contracts (Rights of Third Party) Act 1999</li> </ul>	<ul style="list-style-type: none"> <li>• Claims actions required</li> <li>• Our Rights</li> <li>• Fraudulent Claims</li> <li>• Subrogation</li> <li>• Other Insurances</li> </ul>	<ul style="list-style-type: none"> <li>• Arbitration</li> <li>• Provisions of Law and Motor Insurers' Bureau</li> </ul>
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## General Exclusions

<ul style="list-style-type: none"> <li>• Use of Motor Vehicles</li> <li>• Agreements</li> </ul>	<ul style="list-style-type: none"> <li>• War and Government Action</li> </ul>	<ul style="list-style-type: none"> <li>• Earthquake, Riot or Civil Commotion</li> </ul>	<ul style="list-style-type: none"> <li>• Radioactive Contamination</li> <li>• Jurisdiction</li> </ul>
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## Other features

Helpline service: Eurolaw Commercial Legal and UK Tax Advice.

Available 24 hours each day, 7 days every week, all year round.

Unlimited access, over the telephone, to a team of legal advisors for confidential advice on any commercial legal problem affecting your business, such as:

- motor-related issues
- prosecution
- VAT

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 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.

## Cancellation

If you wish to cancel 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

Any claim may be reported via your broker, intermediary or agent or direct to us.

Please see [www.nig.com/claims](http://www.nig.com/claims) for telephone numbers, accident report forms and online process.

## 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](http://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/pr](http://www.bankofengland.co.uk/pr), 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](http://www.fscs.org.uk)

