

## Important Notice to Policyholder (applicable from the Effective Date shown on your Renewal Schedule)

We are reissuing your NIG Motor Fleet policy onto our updated product wording with effect from the renewal date of your Policy.

The following part of this notice advises you of the main updates and changes. This Notice to Policyholder does not contain the full terms and conditions of your insurance, please therefore read all Policy documentation carefully as this will confirm the cover provided.

Please note that these amendments may apply to aspects of this Policy for which cover has not been provided.

Please contact your broker, intermediary or agent, should you have any questions.

**Your policy wording changes are summarised as follows:**

### Helpline Services

This Section has been updated with a disclaimer saying that DAS will not accept responsibility if the telephone helpline services operated by them are unavailable for reasons they cannot control.

### General Conditions

The following Definition has been updated:

- **Territorial Limits** – the words Great Britain, Northern Ireland, have been replaced by the words United Kingdom.

The following General Conditions have been updated:

- **Your Cancellation Rights** – the notice of cancellation detailed in item a ii now states that such notice must be made in writing.
- **Our Right to Cancel** – the notice of cancellation detailed in item b i now states that such notice to You will be made in writing.
- **Instalments** – the notice of cancellation detailed in item a now states that such notice will be made to You in writing.

The following General Condition has been added:

- **Sanctions, Prohibitions or Restrictions** – the Company shall not be exposed to any sanction, prohibition or restriction, as stated therein.

### General Exclusions

The following General Exclusion has been updated:

- **Other Insurances** – This has been restated as follows:

#### Other Insurances

Unless otherwise stated in this Policy:

- a if at the time of any accident, injury, loss, destruction or damage, which gives rise to a claim, there is any other insurance effected by You or on Your behalf applicable to such accident, injury, loss, destruction or damage, Our liability shall be limited to its rateable proportion thereof; and
- b If any other such insurance is subject to any provision whereby it is excluded from ranking concurrently with this Policy, whether in whole or in part or from contributing rateably, then Our liability hereunder shall be limited to any excess beyond the amount which would have been payable under such other insurance had this Policy not been effected.

This Claims Condition does not apply to Section 4 Personal Accident Benefits.

### Section 9: Foreign Use

The following Definition has been updated:

- **Territorial Limits** – Bosnia and Herzegovina have been added to the list of Countries at the end of this Definition.

### Important Information

**How to complain** under the Section headed **Important Information**, at the end of this Policy has been updated and now includes:

- an email address for making complaints:  
**complaints@nig-uk.com**
- a link to our website detailing our complaints procedure –  
**www.nig-uk.com/contact-us/complaints**
- a link to the Financial Ombudsman's website which provides a lot of useful information  
**www.financial-ombudsman.org.uk**

All complaints made to us in writing (other than email) should now be addressed to:

Customer Relations Manager,  
NIG,  
Churchill Court,  
Westmoreland Road,  
Bromley BR1 1DP