

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

NIG continually reviews its product offerings in our aim to ensure the cover provided is competitive in an ever-changing market. We are reissuing your NIG Mini 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 have been added to the Policy Wording.

General Definitions

General Definitions have been added to the Policy Wording:

- **Accessory/Accessories**
- **Approved Windscreen and Glass Supplier**
- **Business**
- **Certificate(s) of Motor Insurance**
- **Damage**
- **Excess**
- **Endorsed Excess**
- **Experienced Driver Excess**
- **Inexperienced Driver Excess**
- **Keys**
- **Misfuelling**
- **Motor Vehicle**
- **Period of Insurance**
- **Policy**
- **Schedule**
- **Trailer**
- **Territorial Limits**
- **We/Us/Our**
- **You/Your**

Accessory/Accessories – electric cables, batteries and chargers have been included.

Motor Vehicle – vehicles registered outside of our Territorial Limits and Privately owned vehicles have been excluded from Motor Vehicle definition.

General Conditions

Claims conditions have been split out from General Conditions and now appear at the front of the Policy Wording.

The following General Conditions have been amended:

- **Reasonable Precautions** – updated to include preventing or minimising loss or damage, keeping software up to date and windscreen recalibration.
- **Cancellation** – cancellation by NIG now gives 14 days' notice.
- **Choice of Law** – reference to European Law removed.
- **Sanctions, Prohibitions or Restrictions** – We will not be deemed to provide cover and shall not be liable to pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Claims Conditions

Conditions Precedent clause has been removed.

Other Insurances condition – Claims Condition 5 – has been added.

General Exclusions

This Section has moved position within the Policy Wording and was previously titled General Exceptions.

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

The following Extensions have been updated:

- **Replacement of Locks** – limit has been removed.
- **Basis of Settlement** – new replacement vehicle has been altered from 60% to 50% and a statement has been added if the vehicle cannot be replaced.
- **Audio Equipment** – cover increased to £1,000.
- **Authorise repairs** – this self-authorisation (£250) has been removed.

The following Extension has been added:

- **Misfuelling and Excess reduced for non-damage claims**

Misfuelling

If a Motor Vehicle is incorrectly fuelled, We will pay the costs of:

- a draining the incorrect fuel and cleansing the fuel tank; and
- b rectifying any subsequent damage inadvertently caused to a Motor Vehicle as a result of a Motor Vehicle being moved or driven where the driver was unaware that such vehicle had been fuelled incorrectly.

The Excess applicable to Sections 1 and 1A where stated in the Schedule is reduced to £50 if costs under this Extension are limited to item **a** only.

- **Excesses where no one is in control** – if a Motor Vehicle is not being driven or is not in charge of any person, the Excess applicable will be the Experienced Driver Excess.

Section 2 Liability to Others

The following Extension has been updated:

- **Commercial Vehicle property limit has been included** – £5,000,000 if Your Motor Vehicle is any other vehicle.

Section 3 Legal Costs

There is no longer a limit applying to this Section.

Exclusions:

- Driving while under the influence of drink or drugs, speeding or any parking offences.

Section 4 Personal Accident

The following Extension has been updated:

- Benefit no longer appears on the Schedule and has been increased to £10,000.

Exclusions:

- Driving while under the influence of drink or drugs.

Section 6 Medical Expenses

The following Extension has been updated:

- Benefit no longer appears in the Schedule and now provides £500 per person with a maximum £2,000 for any one accident.

The limits are now included within the Policy Wording.

Section 7 Personal Belongings

The following Extension has been updated:

- Benefit no longer appears in the Schedule and now provides an increased limit of £500.

Exclusions:

- Damage caused by theft or attempted theft if the keys are left in or on the vehicle when unattended and not properly locked
- Property insured under any other policy
- Credit or debit cards and vouchers

Section 8 Windscreen or Window Damage

Benefit no longer appears in the Schedule and the Excesses are now detailed in the Policy Wording.

Exclusions:

- Where a vehicle has suffered any other loss, destruction or damage resulting from the same event.

Section 9 Foreign Use

The cover under this Section now replicates Policy cover for that vehicle and lists included countries within the extended Territorial Limits.

Section 10 Trailers

Exclusions applicable to this Section have been updated.

We shall not be liable under this Section for Damage to:

- 1 caravans, trailer tents, catering trailers, mobile grain dryers, water bowzers, any passenger carrying trailers, unless specified in the Schedule;
- 2 broken-down vehicles or any property being carried in or on such vehicle;
- 3 any Trailer which is not being towed otherwise than in accordance with the law; or
- 4 any property being carried in or on the Trailer.

Section 12 Unauthorised Use

The Section title has been amended.

Section 14 Motor Legal Expenses

This Section has been updated to comply with latest FCA guidelines.

Important Information

How to Complain has been updated with new contacts.

Accidents and losses is now titled **How to make a claim**.

Termination is now titled **Cancellation**.

Endorsements

Please note that any endorsements that apply to your Policy may also be have been amended in light of the changes notified to you in this Notice. Where any endorsements, whether arising as a result of the changes notified to you in this Notice or otherwise, have been amended, replaced or added then they will appear in your Schedule. Please ensure that you read any endorsements to your Policy carefully.