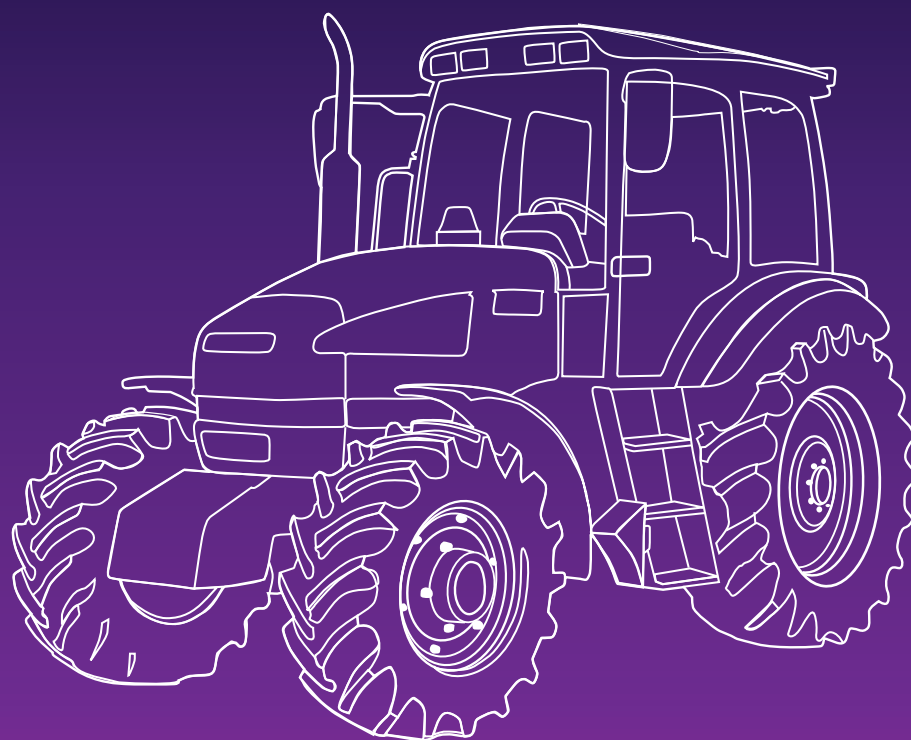


SPECIAL VEHICLE
PRODUCT SUMMARY



COVER FOR
THE SPECIAL
VEHICLE MARKET

Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

Special Vehicle Policy

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, 5)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none">• Loss of or damage to an Insured Vehicle and it's accessories either by Accidental Damage or by Fire and Theft.• Territorial Limits The United Kingdom, the Channel Islands and the Isle of Man.	<ul style="list-style-type: none">• Emergency Treatment.• Trailers – whilst attached to the Insured vehicle and detached if previously declared.• No Claims Bonus.	<ul style="list-style-type: none">• Excess – Minimum £100, plus any young/inexperienced driver excess as shown in the schedule.• Basis of Settlement – repair or replacement.	<ul style="list-style-type: none">• 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.• Damage to tyres from braking or by punctures, cuts or bursts.• Loss of or damage to your vehicle resulting from someone taking it by fraud or trickery.• 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.

Accidental Damage/Loss or Damage by Fire or Theft (Policy Sections 1, 1A, 4, 5) *continued*

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> • More than £500 for permanently fitted audio/telecommunications equipment, unless it is standard equipment for your vehicle when manufactured. • Threshing machines, drums, bailing machines, trussers, tiers, grass cutters, grass driers or disabled mechanically propelled vehicles attached to your vehicle unless otherwise shown in the schedule.

Liabilities to Third Parties (Policy Sections 2, 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • Indemnity (Limit as shown in the schedule) to the Insured in the event of an accident in respect of: Death or bodily injury Damage to property • Territorial Limits The United Kingdom, the Channel Islands and the Isle of Man 	<ul style="list-style-type: none"> • Indemnity for Trailers • 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. 		<ul style="list-style-type: none"> • 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. • Anyone who is insured by any other policy. • Liability for loss of or damage to property which belongs to, or is in the charge of, anyone who is insured by this policy. • 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. Liability for pollution or contamination unless it is caused by a sudden identifiable event which is accidental and unexpected.

General Conditions

<ul style="list-style-type: none"> • Fair Presentation of Risk • Conditions Precedent • Incidents giving rise to a claim • Conduct and control of claims 	<ul style="list-style-type: none"> • Cancellation • Instalments • Reasonable Precaution • Other Insurance 	<ul style="list-style-type: none"> • Fraudulent Claims • Inspection of Vehicles • Right of Recovery • Arbitration 	<ul style="list-style-type: none"> • Choice of Law • Contracts (Rights of Third Parties) Act 1999
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General Exceptions

<ul style="list-style-type: none"> • Limitations to Use • Contractual Liability 	<ul style="list-style-type: none"> • War, Government Action and Terrorism • Date Recognition 	<ul style="list-style-type: none"> • Earthquake, Riot and Civil Commotion outside of the UK 	<ul style="list-style-type: none"> • Radiation, Radioactive, Toxic and Explosive
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Other features

24 hour business assistance services

Helpline number: 0845 300 6168

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

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 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. 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, 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/pru, 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

