

## Important Notice to Policyholder

(applicable from the Effective Date shown on your Renewal Schedule)

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

This Notice to Policyholder advises you of the main updates and changes. This notice 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:**

### Free Business Advice Service

The following amendment have been made to this helpline service:

- This helpline service has been renamed **Helpline Service**.
- DAS Legal Expenses Insurance Company Limited, who was providing the helpline service, is now ARAG Legal Expenses Insurance Company Limited. References to DAS have been replaced with ARAG.
- A disclaimer has been added to state that ARAG will not accept responsibility if the telephone helpline services operated by them are unavailable for reasons they cannot control.
- **Business Legal Advice Helpline** – This has been renamed **Eurolaw Commercial Legal and UK Tax Advice**. The contact telephone number for this helpline is now **0330 041 3761**.
- The details of this service have been updated for clarity and to provide additional information about this service.

### Introduction

- The reference to "U K Insurance Limited" has been replaced with "Royal & Sun Alliance Insurance Ltd", and the Introduction has been updated to state:  

NIG policies are underwritten by Royal & Sun Alliance Insurance Ltd. We will provide the insurance described in this Policy (subject to the terms, definitions, conditions, clauses and exceptions) for the Period of Insurance, which consists of individual Sections. The Policy should be read in conjunction with the Schedule which confirms the Sections You are covered for."

### Policy Cover

- The paragraph attaching to "Policy Cover" has been updated for clarity and the reference to "the United Kingdom" has been changed to "the United Kingdom, the Channel Islands or the Isle of Man".

### Specific Vehicle Definitions applicable

The following amendments have been made to this section of the Policy:

- A new heading of **Definitions** has been added immediately before the Specific Vehicle Definitions applicable heading with a preamble to say: "These

definitions apply to this Policy. Any word or expression to which a particular meaning has been given in the Specific Vehicle Definitions and General Definitions in this Policy shall have that meaning wherever it appears when commencing with a capital letter in this Policy". Specific Vehicle Definitions applicable now becomes a sub-heading.

- A new sub-heading has been added for "**General Definitions applicable**" and the following General Definitions added:
  - **Certificate(s) of Motor Insurance**
  - **Period of Insurance**
  - **Policy**
  - **Schedule**
  - **We/Us/Our**
  - **You/Your**

These new definitions apply to existing terminology throughout this Policy. Where such expressions existed in the Policy but did not commence with a capital letter, these have been updated where appropriate.

### Part 2 | Liability to Others

The following exclusion has been updated:

- **What is not insured** – paragraph **i** relating to Terrorism has been removed. This is now excluded by General Exception 3 (excluding War, Government Action and Terrorism). Paragraph **j** is now relabelled **i** accordingly.

### Part 4 | Personal Accident Benefits

The following exclusion has been updated:

- **We will not pay the benefit in the following circumstances** – in exclusion **c** the words "suicide or attempted suicide" have been replaced with "the Insured Person taking or attempting to take their own life".

### General Exceptions

The following General Exception has been added:

- **7** Cover under this Policy does not apply to failure, or partial failure, of any computer or computer system, loss or partial loss of any electronic data, the repair, replacement or restoration of any electronic data or any Cyber Event.

Cyber Event shall mean an unauthorised, malicious or criminal act that creates, or intends to create, an outcome that includes, but is not limited to; interruption to electronic communications; corruption, unauthorised access to, or theft of data; or hacking or service denial.

The following General Exceptions have been updated:

- **3** excluding any claim in consequence of War, Government Action or Terrorism (all as defined in this General Exception in your policy), except so far as is necessary to meet the requirements of the Road Traffic Acts. In respect of this General Exception:
  - this General Exception shall not apply in respect of loss of, or damage, to property insured by this policy, caused by the detonation of munitions of

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war, or parts thereof, within one mile of Your Vehicle, provided that:

- a) the presence of such munitions does not result from a state of war current at the time of loss or damage, and
  - b) this detonation of munitions of war occurs within the United Kingdom, the Channel Islands or the Isle of Man.
- the meaning of Terrorism has been added and is defined as “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”.
  - the meaning of Government Action has been updated. The words “destruction of property” have been deleted and replaced by the words “destruction of or damage to property”.

Please refer to your policy document for the full wording of this General Exception.

- **6** (relating to court jurisdiction) – this General Exception now states that the Policy does not cover any proceedings brought or judgment obtained against You in any court outside the United Kingdom, unless such proceedings are brought or judgment is obtained in the court of a foreign country arising out of use of Your vehicle in that foreign country, and we have agreed to extend cover for such foreign use.

## Conditions

The following Condition has been added:

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

The following Conditions have been updated:

- **2** (conditions precedent) – has been replaced with the following:  
You must comply with all the terms and conditions of this Policy. Failure to comply with any of the terms and conditions of this Policy where they are material or relevant to any claim will entitle Us to reduce or avoid Your claim.
- **15** (choice of law) – in consequence of the UK’s departure from the EU (Brexit), reference to European Law has been removed and the Condition updated for clarity.

## Important Information

The following entry has been added:

- **Data Protection** – this is a new entry providing an overview of our position regarding the information we collect about you and provides a link to our privacy notice.

The following have been updated:

- **Your right to cancel** – the words “We will return any return any premium paid unless a claim has been made”

have been replaced with “We will return any premium paid in accordance with Condition 14 Cancellation”.

- **Termination** – this entry has been renamed **Cancellation** and words “if you wish to terminate the contract” have been replaced with “if you wish to cancel the contract”. The details concerning any refund of premium have been replaced with “Any return of premium will be made in accordance with Condition 14 Cancellation”.
- **How to complain**
  - the contact information for addressing complaints has changed. The email address for submitting complaints to NIG is now:  
**rsacustomerrelations@uk.rsagroup.com.**
- **Details about our Regulator** – the reference to “U K Insurance Limited” has been replaced with “Royal & Sun Alliance Insurance Ltd” and the registration number has been changed to **202323**.
- An entry has been added to the end of this Section to say that telephone calls may be recorded for training and monitoring purposes.

## Footer:

The footer in the Policy documentation has been updated to reflect that which appears in this document.