

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

We are reissuing Your NIG Mini Fleet 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:

Helpline Services

- DAS Legal Expenses Insurance Company Limited is now ARAG Legal Expenses Insurance Company Limited. References to DAS have been replaced with ARAG. The telephone numbers and other information have been updated accordingly.

Introduction

- The reference to "U K Insurance Limited" has been replaced with "Royal & Sun Alliance Insurance Ltd", in the Introduction to this Policy.

General Definitions

The following General Definition has been updated:

- We/Us/Our – is now defined as "Royal & Sun Alliance Insurance Ltd trading as NIG and/or such other authorised insurer as Royal & Sun Alliance Insurance Ltd may contract to underwrite any part of this Policy."

General Conditions

The following General Condition has been updated:

- **10 Sanctions, Prohibitions or Restrictions** – has been updated to clarify what constitutes a sanction, prohibition or restriction and states the options available to us and you in the event that a sanction, prohibition or restriction occurs.

Claims Conditions

The following Claims Condition has been added:

- **1 Observance of Terms** – Your 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. The current Claims Condition 1 and all subsequent Claims Conditions 2 to 7 have been renumbered 2 to 8 respectively and all references to these Claims Conditions updated to refer to the new numbers.

General Exclusions

The following General Exclusion has been added:

- **7 Cyber Event**
Cover under this Policy does not apply to any loss, damage, legal liability, cost or expense caused by:
 - a failure or partial failure of any computer or computer system
 - b loss or partial loss of any electronic data

- c repair, replacement or restoration of any electronic data

- d a 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:

- i interruption to electronic communications;
- ii corruption, unauthorised access to, or theft of data;
- iii hacking or service denial.

The following General Exclusion has been updated:

- **3** (replacing the General Exclusion for War and Government Action) – This Policy does not cover, except so far as is necessary to meet the requirements of the Road Traffic Acts, any consequence of War, Government Action or Terrorism as defined by this Policy.
 - An exception has been added to this General Exclusion concerning loss of, or damage, to property insured by this Policy, caused by the detonation of munitions of war, or parts thereof, within one mile of the Motor Vehicle, provided that:
 - the presence of such munitions does not result from a state of war current at the time of loss or damage.
 - the loss, destruction or damage does not occur outside the United Kingdom, the Channel Islands or the Isle of Man.
 - 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".
 - The meaning of Terrorism has been added and is stated 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".

Section 4 | Personal Accident Benefits

The following Exclusion is updated:

- **3** – the words "any injury or death connected with suicide or attempted suicide" under **Exclusions applicable to this Section** have been replaced with "any injury or death connected with a person taking or attempting to take their own life".

Important Information

The following entry has been added:

- A note has been added to the bottom of the page to inform you that telephone calls may be recorded for training and monitoring purposes.

The following have been updated:

- **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.

Mini Fleet



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- **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 at 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.

