

Commercial Vehicle

Important Notice to Policyholder

NIG continually reviews its product offerings to ensure the cover provided is competitive in an ever changing market. We have therefore taken this opportunity to update Your wording to reflect changes to Your cover.

This notice is to advise You of the important updates. Please read Your new Policy carefully and contact Your insurance intermediary should You have any questions.

The changes are summarised as follows:

Uninsured Driver Promise

How does your uninsured driver promise work?

If you make a claim for an accident that is not your fault and the driver of the vehicle that hits your vehicle is not insured, you will not lose your No Claim Discount or have to pay any excess.

Conditions

We will need:

- the vehicle registration number and the make and model of the vehicle; and
- the driver's details, if possible.

It also helps us to confirm who is at fault if you can get the names and addresses of any independent witnesses, if available.

When you claim, you may have to pay your excess.

Also, if investigations are still ongoing when your renewal is due, you may temporarily lose your No Claim Discount. However, once we confirm that the accident was the fault of the uninsured driver, we will repay your excess, restore your No Claim Discount and refund any extra premium you have paid.

This promise is for comprehensive policy holders only.

Your Policy Cover

Part 1 Loss or Damage

New vehicle replacement

If your vehicle is less than one year old and you are the first and only registered owner, we will replace it with one of the same make and model if it has:

- been stolen and not found; or
- suffered damage covered by the policy and the cost of repairing is more than **60%** of the last United Kingdom list price.

We can only do this if a replacement vehicle is available in the UK and anyone else who has an interest in your vehicle agrees.

If a suitable replacement vehicle is not available, or your vehicle was not supplied as new in the UK, we will pay you the market value of your vehicle at the time of the loss (less any excess that may apply). If we settle a claim under this clause, the lost or damaged vehicle becomes our property and you must send us the registration document.

Theft of Keys

If your vehicle keys are stolen we will pay the cost of replacing the:

- affected locks,
- lock transmitter and central locking interface,
- affected parts of the alarm and/or

immobiliser, if it can be established to our reasonable satisfaction that the identity or garaging address of your vehicle is known to any person who is in possession of your keys.

What is not insured

More than £250 for theft of keys.

To repair or replace glass contained within any pick-up hard top or canopy is not covered under the windscreen section.

Part 3 Personal Belongings

We will pay up to £150 for personal belongings in your vehicle if they are lost or damaged by an accident, fire, theft or attempted theft.

We will not cover loss of or damage to:

- money, stamps, tickets, documents, cheques or share or bond certificates; or
- goods, samples or equipment you or anyone insured by this policy carry in connection with any trade or business.

Part 4 Personal Accident

What is insured

We will pay you or your legal representatives £5,000 if you or your spouse/civil partner are accidentally injured while travelling in or getting into or out of your vehicle, and this injury alone results, within three calendar months of the date of the accident, in:

- death;
- total irrecoverable loss of sight in one or both eyes; or
- loss of any limb.

What is not insured

We will not cover:

- any injury or death resulting from suicide or attempted suicide;
- anyone who is convicted for driving while under the influence of drink or drugs at the time of the accident; or
- an injured person under this policy if we insure them against personal accident under any other motor insurance policy.

The most we will pay in any period of insurance is £5,000.

Part 5 Medical Expenses

We will pay up to £100 in medical expenses which must be paid for each person being carried in your vehicle if they are injured in an accident involving your vehicle.

Part 7 Foreign Use

Additional countries include Bosnia and Herzegovina, and Serbia.

Conditions

There must be a valid Department for Transport test certificate (MOT) in force for the insured vehicle if one is needed by law. In the absence of a valid Department for Transport test certificate (MOT) all cover under section Part 1 of this insurance is cancelled and of no effect.

Data Protection

Data Verification and information we share information concerning your request for a quote and your insurance policy with LexisNexis Risk Solutions Limited, who help us to check your identity and evaluate your insurance risk. LexisNexis Risk Solutions Limited does this by collecting data about you from public sources (such as the electoral register and insolvency service) and private sources (such as other insurers). More information on LexisNexis Risk Solutions Limited and how it collects and processes your data, your right to object and your other data protection rights is available here:

<https://www.risk.lexisnexis.co.uk/consumerand-data-access-policies/insurance>.

This can all be read in conjunction with Policy Booklet Version 26 which is available from your Broker.

