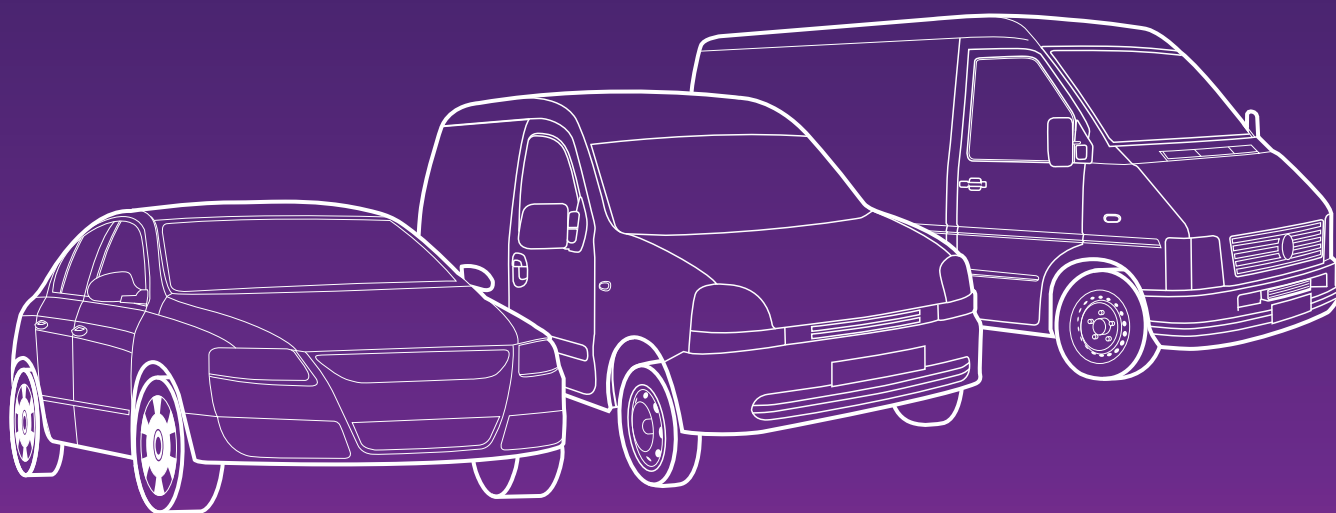


MINI FLEET
POLICY BOOKLET



TAILORED COVER
FOR MOTOR FLEETS

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Mini Fleet Policy

NIG policies are underwritten by U K Insurance Limited.

We will provide:

- the insurance described in this Policy (subject to the terms, definitions, conditions, clauses and exclusions) which consists of individual Sections for which the Schedule confirms which Sections you are covered for and
- where stated as covered in the Schedule, the Green Flag Breakdown Cover (which is subject to separate terms, definitions, conditions and exclusions as specified in the Green Flag Policy documentation),

for the:

- Period of Insurance shown in the Schedule; and
- any subsequent period,

for which you shall pay and we agree to accept the premium.

The Policy and where stated as covered in the Schedule, the Green Flag Breakdown Cover, should be read in conjunction with the Schedule.

Policy Cover

If the Policy Cover shown in the Schedule is:

- **Comprehensive** - all Sections of the Policy apply
- **Third Party Fire and Theft** – Sections 1A, 2, 3, 5, 9, 10, 11, 12, 13 and 14 of the Policy apply
- **Third Party Only** - Sections 2, 3, 5, 9, 10, 11, 12, 13 and 14 of the Policy apply

For the purpose of this Policy the term “your vehicle” means your declared vehicle stated in the Schedule.

Section 1 | Accidental Damage

What is insured

We will pay for damage to your vehicle and the accessories on it.

We will:

- pay for the damage to be repaired, or
- replace what is damaged and costs more than its value to repair, or
- pay the amount of the damage.

Section 1A | Loss or Damage by Fire or Theft

What is insured

We will pay for loss of or damage to your vehicle, and the accessories on it, caused by:

- fire, lightning or explosion
- theft or taking without lawful authority or any attempt thereat.

We will:

- pay for the damage to be repaired, or
- replace what is stolen or damaged and costs more than its value to repair, or
- pay the amount of the loss or damage.

The following also applies to Sections 1 and 1A

We will pay the reasonable cost of taking your vehicle to the nearest repairer and returning it to your address after the repairs have been carried out.

The most we will pay is the market value of your vehicle at the time of the loss or damage. We will not pay more than the amount for which you insured it. We will not pay any costs which increase the market value of your vehicle.

If we cannot obtain a replacement part or accessory, we will pay the manufacturer's last list price.

If within one year of registration as new in your name, your vehicle is stolen and not recovered or is damaged and the cost of repair will exceed 60% of the manufacturer's list price (including vehicle tax and value added tax) at the time of the loss or damage, we will replace your vehicle with a new vehicle of the same make and specification provided that one is available.

If your vehicle is under a hire purchase or leasing agreement, we will make any payment for the total loss of your vehicle to the hire purchase or leasing company.

If the keys or lock transmitter to your vehicle have been lost or stolen, we will pay up to £500 towards the cost of changing the locks, lock transmitter and central locking interface. Before a payment is made, you will need to establish to our satisfaction that the identity or garaging address of your vehicle is known to anyone who is in possession of your keys or transmitter.

You may authorise repairs if the estimated cost is not more than £250, but you must send us a detailed estimate.

What is not insured under Sections 1 and 1A

- a 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.
- b Damage to tyres from braking or by punctures, cuts or bursts.
- c Loss of or damage to your vehicle resulting from someone taking it by fraud or trickery.
- d Loss of your vehicle or accessories if it is left unattended at any time unless the ignition key has been removed and all doors, windows and other openings have been closed and locked.
- e More than £500 for permanently fitted audio/telecommunication equipment, unless it is standard equipment for your vehicle when manufactured.
- f The cost of replacing any alarm or other security device if the keys or lock transmitter to your vehicle have been lost or stolen.
- g Damage to your vehicle caused whilst tipping, if such vehicle is a tipper backed vehicle.
- h The first amount of any claim under Sections 1 and 1A shown in the Schedule under the following headings;
 - **Standard Drivers Excess**
Standard Accidental Damage, Fire and Theft Excess in respect of drivers, to which additional excesses may be applicable.
 - **Inexperienced Drivers Excess**
Additional Accidental Damage Excess in respect of drivers who hold a provisional UK driving licence, have held a full UK driving licence for less than 12 months or are 21 years of age or over but under 25 years of age.

Where more than one additional excess is applicable (including any applied by Endorsement to the Policy) then they will be applied cumulatively.

Section 2 | Liability to Others

What is insured

We will insure you for:

- all amounts you legally have to pay as damages for causing the death of or injury to anyone, or damage to their property (subject to certain limits stated within this Section) and
- claimants' costs and expenses, if you are ordered to pay them or paid with our written consent (subject to the limit stated herein, where applicable),

as a result of an accident caused by any vehicle which your Certificate of Motor Insurance allows you to drive or use, or any vehicle not provided by you if it is being used for your business by anyone you employ. This includes towing a trailer, caravan or broken-down motor car, unless your Certificate of Motor Insurance specifically excludes it. This towing must be allowed by law and the vehicle towed must be properly attached to the vehicle.

In respect of damage to property the indemnity provided by this Section against liability for such damage including any indirect loss or damage is limited for any one claim or series of claims arising out of one occurrence to either:

- an amount up to £20,000,000 (including interest), for all amounts you legally have to pay as damages, if caused by, or in connection with, your private car or a private car not provided by you if it is being used for your business by anyone you employ, or
- an amount up to the Commercial Vehicle Third Party Property Damage Indemnity Limit, as shown in the Schedule (including interest), for all amounts you legally have to pay as damages, if caused by, or in connection with, your commercial vehicle or a commercial vehicle not provided by you if it is being used for your business by anyone you employ,

and in addition, an amount up to £5,000,000 for claimants' costs and expenses, if you are ordered to pay them or paid with our written consent.

We will provide the same insurance to the following people.

- Anyone you allow to drive your vehicle if they are allowed by your Certificate of Motor Insurance.
- The employer of anyone you allow to drive your vehicle if they are allowed by your Certificate of Motor Insurance.

If you ask, we will give the same insurance to the following people if there is an accident:

- Anyone you allow to use (but not drive) your vehicle for social, domestic and pleasure purposes.
- Anyone travelling in or getting into or out of your vehicle.

We will insure the estate of anyone insured by this policy against any liability covered by this policy they may previously have had if they die.

What is not insured

- a Liability for death of or injury caused 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 Acts.
- b Anyone who is insured by any other policy.
- c Liability for loss of or damage to property which belongs to, or is in the charge of, anyone who is insured by this policy.
- d 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.
- e Liability for pollution or contamination unless it is caused by a sudden identifiable event which is accidental and unexpected.
- f Liability in connection with the loading or unloading of a commercial vehicle (for which cover is applicable under this Section) beyond the limits of the carriageway by any person other than the driver or attendant of such vehicle.
- g Liability of whatsoever nature or any costs or expenses whatsoever directly or indirectly caused by or contributed to, by, or arising from Terrorism except so far as is necessary to meet the requirements of the Road Traffic Acts.

Terrorism shall mean 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.

- h Liability in connection with the use of a vehicle (if such vehicle is a fork lift truck or tipper backed vehicle, for which cover is applicable under this Section), as a tool, unless the accident is on a road as defined in the Road Traffic Acts.

Section 3 | Legal Costs

If there is an accident covered by this Policy, we have the option entirely at our discretion to pay up to the amount shown in the Schedule for the reasonable legal costs and/or expenses to defend or represent anyone insured under this Policy:

- at a coroner's inquest or fatal accident inquiry or
- in criminal proceedings arising out of the accident.

We must agree to all legal costs and/or expenses before they are incurred. If we agree to pay such legal costs and/or expenses, we will advise you how much we will pay and depending on the individual circumstances we may pay an amount which exceeds that shown in the Schedule.

Section 4 | Personal Accident Benefits

If you or anyone employed by you has an accident while in charge of or driving your vehicle, and this is the only cause of your or their death, loss of limb, or total and permanent loss of sight in one or both eyes, we will pay the amount shown in the Schedule.

We will pay the benefit direct to the injured person or their legal representative.

We will not pay the benefit in the following circumstances:

- a If the death, loss of limb, or total and permanent loss of sight in one or both eyes happens more than 3 months after the accident.
- b If the injured person is 75 or over, or under 18.
- c If the death or bodily injury is the result of suicide or attempted suicide.
- d If the injured person has insurance under more than one Policy for the same accident.

Section 5 | Emergency Treatment

If there is an accident insured by this Policy, we will pay for emergency treatment that must be provided under the Road Traffic Acts.

Section 6 | Medical Expenses

We will pay up to the amount shown in the Schedule for medical expenses for each person being carried in your vehicle if they are injured in an accident involving your vehicle.

Section 7 | Personal Belongings

We will pay up to the amount shown in the Schedule for personal belongings in your vehicle if they are lost or damaged due to an accident, fire, theft or attempted theft.

We will not insure loss or damage to:

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

Section 8 | Windscreen or Window Damage

If you have comprehensive cover and you claim for broken glass in your vehicle's windscreen or windows, or bodywork scratched by the breakage of glass, we will pay for the repair or replacement. You will pay the first amount shown in the Schedule for replacement.

Section 9 | Foreign Use

We will provide the minimum insurance you need by law to use any vehicle insured in any country whose arrangements follow European Union Insurance Directives and are approved by the Commission of the European Union.

We will extend the cover stated in your schedule for the first 30 days for Foreign Use for free. If you want us to extend the Policy beyond the minimum insurance you need by law, for longer than the first 30 days, you must give us full details including drivers and use, and pay an extra premium. This will

insure your vehicle while it is being transported between the countries shown on the International Motor Insurance Card (Green Card) or the United Kingdom.

If the vehicle cannot be driven because of loss or damage insured by this Policy, we will pay the reasonable cost of delivering it to your address in the United Kingdom. We will also pay the amount of customs duty you have to pay as a result of the loss or damage.

Section 10 | Trailers

The insurance in the Schedule also applies to declared trailers stated in the Schedule while they are attached to or detached from your vehicle. Insurance for an undeclared trailer will be the same as that for your vehicle towing it, but only while it is attached to that vehicle.

Section 11 | Unauthorised Movement of Obstructing Vehicles

We will insure you or anyone employed by you to move a vehicle which is not owned by you if it is blocking your right of way. We will also insure you or anyone employed by you while parking a vehicle, which is owned by a visitor, on your Premises.

Section 12 | Unauthorised Use or Driving of Vehicles by Employees

We will insure your vehicle for use or driving not authorised by you, as long as that use or driver is allowed by your Certificate of Motor Insurance. The driver must repay us any money we pay if an accident happens.

Section 13 | Principals' Indemnity

We will insure any principal against legal liability which they would have been insured for had the claim been made against you under this Policy.

Section 14 | Motor Legal Expenses

This Section only applies if it is shown in the Schedule as insured. The cover provided by this section is legal expenses insurance.

Cover

Cover provided

This cover can be used if you have a road traffic accident:

- for which you are not to blame that involves your vehicle(s); and
- where you have losses no other insurance will cover.

We will pay legal costs up to the Limit stated in the Schedule to help you claim from the person who was responsible for the accident.

Examples of what you may claim for include:

- compensation for your death or injury;
- loss of earnings;
- accident repair costs if you do not have comprehensive cover; or
- damage to any property in your vehicle(s) which you own or are legally responsible for.

Cover provided by this section only applies if:

- at the time of the accident, your vehicle is being driven or used for a purpose allowed and by a person named in the current Certificate of Motor Insurance
- the date of the accident is within the period of cover and the accident happens in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or any country which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles.
- any legal proceeding will be carried out within Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or any country which the Commission of the European Community approves as meeting the requirements of Article 8 of EC Directive 2009/103/EC on Insurance of Civil Liabilities arising from using motor vehicles by a court or other organisation which we agree to; and
- there is a better than 50% chance that your claim will succeed.

Exceptions which apply to Section 14

You are not covered for any of the following.

- 1 Costs you have paid or will have to pay before we have agreed to them.
- 2 Any claim arising out of an agreement or contract between you and anyone else
- 3 Costs related to a claim for an accident whilst you are driving under the influence of alcohol or drugs
- 4 Any dispute with us about this section of the policy other than as shown in Condition 5 - Disputes.
- 5 Any costs involved in a legal appeal which we have not agreed to pay.
- 6 Any costs if we do not think that the person you are claiming from is able to pay the damages.
- 7 If you stop or settle a claim or withdraw instructions from the lawyer without good reason, you will have to refund any costs and expenses we have paid or agreed to pay during your claim.
- 8 Any claim brought about by you deliberately doing or not doing something
- 9 Any claim arising from:
 - faults in your vehicle(s), or
 - a faulty or incomplete service or repair to your vehicle(s).
- 10 Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.

Conditions which apply to Section 14

1 You must:

- tell your broker or agent about your claim as soon as possible;
- provide full details of your claim and any other information that we, the broker or agent or the lawyer ask for. You will pay any costs involved in providing this information;
- fully co-operate with the lawyer and us, and not do anything which might damage your claim. If we ask, you must tell the lawyer to give us any documents, information or advice that they have or know about;
- tell us about any developments affecting your claim;
- tell us if the lawyer refuses to continue to act for you or if you withdraw your instructions;

- tell us if anyone makes a payment into court or offers to settle your claim;
- try to get back any costs that we have to make, and pay them to us; and
- get our agreement to negotiate or settle a claim.

2 Appointing a lawyer

- You have the right to appoint a lawyer of your choice to safeguard your interests from the time you have the right to make a claim under this policy. This includes the right to appoint the lawyer of your choice to serve your interests in any inquiry or proceedings or if a conflict of interests arises. If you choose not to appoint your own lawyer, we will appoint a lawyer for you. The lawyer will be appointed by you or by us to act for you according to our standard terms of appointment (you can ask us for a copy).
- We have chosen a panel of legal firms to provide legal services. You are responsible for any costs they charge, but your policy will cover them as long as you keep to the terms and conditions.
- Before the lawyer starts work on your case, we must agree to the charges.
- You must not enter into any agreement relating to charges with the lawyer without getting our permission first.
- If a lawyer refuses to continue acting for you with good reason, or you dismiss them without good reason, your cover will end immediately unless we agree to appoint another lawyer.

3 You must tell your lawyer to:

- get our written permission before instructing a barrister or an expert witness; and
- tell us immediately if there is no longer a better than 50% chance that your claim will succeed.

4 We can:

- contact the lawyer at any time, and he or she must co-operate fully with us at all times;
- decide to settle your claim by paying the amount in dispute;
- refuse to pay further costs if you do not accept a reasonable offer to settle your claim; and
- refuse to pay further costs if there is no longer a better than 50% chance that your claim will succeed.

5 Disputes

You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) whose law governs this section of the policy. We and you must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You may also refer any disagreement between you and us to the Financial Ombudsman Service. This service is free of charge (See page 14 for details of our complaints procedure).

General Conditions 1, 2, 5, 6, 7, 9, 13, 14, 15 and 16 which apply to the whole Policy also apply to this Section.

Where there is any conflict between the General Exceptions or General Conditions, of this Policy, and the terms, exceptions and conditions, under this Section, the interpretation under this Section shall take precedence.

General Exceptions

- 1 This Policy does not apply when any vehicle(s) insured is:
 - a being driven by, or in the charge of anyone not covered by your Certificate of Motor Insurance
 - b being used for purposes not shown in your Certificate of Motor Insurance
 - c being driven, with your permission, by anyone who you know has not got a driving licence or who you know is disqualified from holding or getting a licence, unless a licence is not required by law and the person driving is old enough to hold a licence for the vehicle
 - d being driven by, or in the charge of anyone who holds a provisional driving licence and does not keep to the conditions of that licence.

Any cover you have for loss of or damage to your vehicle(s) continues while the vehicle is being repaired or serviced by a member of the motor trade.
- 2 This Policy does not insure liability which anyone covered by this Policy has as a result of an agreement or contract unless they would have had that liability if the agreement or contract did not exist.
- 3 This policy does not insure any loss or damage caused by War or Government Action or any similar event.

War shall mean war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion or military or usurped power.

Government Action shall mean martial law, confiscation, nationalisation, requisition or destruction of property by or under the order of any government or public or local authority or any action taken in controlling, preventing, suppressing or in any way relating to War.
- 4 This Policy does not provide insurance except under Section 2 (Liability to Others) for any accident, Injury, loss or damage caused by:
 - a an earthquake, or
 - b riot or civil commotion if it happens outside Great Britain, the Isle of Man or the Channel Islands.
- 5 This Policy does not insure any loss, damage or liability caused directly or indirectly by:
 - a ionising radiation or contamination by radiation from any irradiated nuclear fuel or from any nuclear waste from the burning of nuclear fuel, or
 - b the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- 6 This Policy does not provide any insurance for any proceedings brought or judgement obtained against you or any person covered by the policy in any court outside the United Kingdom, unless such proceedings are brought or judgement 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 under the Policy to cover such foreign use.

General Conditions

- 1 a** You have a duty to make to us a fair presentation of the risk before:
- i** the inception of this Policy;
 - ii** an alteration made to this Policy, concerning changes in the risk which are relevant to the proposed alteration; and
 - iii** the renewal of this Policy; and
- b** In the event of a breach of such duty, if the breach is:
- i** deliberate or reckless, we may:
 - a** in relation to an alteration made to this Policy, (notwithstanding the references to notice period and the refunding of premiums in General Condition 5) by notice to you by recorded delivery at your last known address treat this Policy as cancelled with effect from the time when the alteration was made and retain any premiums paid;
 - b** in relation to the inception or renewal of this Policy, avoid this Policy and refuse all claims and retain any premiums paid;
 - ii** neither deliberate nor reckless and we would not have:
 - a** in relation to an alteration made to this Policy, agreed to the alteration on any terms, we may treat this Policy as if the alteration was never made, but in that event we:
 - i** will return any extra premium paid; or
 - ii** may (where the total premium was reduced as a result of the alteration), reduce proportionately the amount to be paid on a claim arising out of events after the alteration. We will pay on such claim a percentage of what we would otherwise have been liable to pay (whether on the original terms, or as varied), based on the total premium actually charged compared to the original premium charged; or
 - b** entered into this Policy on any terms, we may avoid this Policy and refuse all claims but will return any premiums paid; or
 - iii** neither deliberate nor reckless and we:
 - a** would have entered into this Policy or agreed to the alteration made to this Policy, but on different terms (other than terms relating to the premium), this Policy or the alteration (as applicable) will be treated as if it had been entered into on those different terms if we so require; and
- b** in respect of an alteration made to this Policy:
- i** would have agreed to the alteration, but would have charged an increased premium by more than we did or (in the case of an unchanged premium) would have increased the premium, we may reduce proportionately the amount to be paid on a claim arising out of events after the alteration.
We will pay on such claim a percentage of what we would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms provided for by virtue of item **b iii a** above), based on the total premium actually charged compared to the premium that we would have charged;
 - ii** (where the total premium was reduced as a result of the alteration), would have agreed to the alteration and we would have increased the premium, would not have reduced the premium, or would have reduced it by less than we did, we may reduce proportionately the amount to be paid on a claim arising out of events after the alteration.
We will pay on such claim a percentage of what we would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms provided for by virtue of item **b iii a** above), based on the total premium actually charged compared to the original premium if we would not have changed it, and otherwise the increased or (as the case may be) reduced total premium we would have charged.
 - c** would have entered into this Policy (whether the terms relating to matters other than the premium would have been the same or different), but would have charged a higher premium, we may reduce proportionately the amount to be paid on a claim.
We will pay on such claim a percentage of what we would otherwise have been liable to pay (making provision for any different terms referred to in item **b iii a** above), based on the premium actually charged compared to the higher premium.

- c** We shall be entitled to vary the premium and any terms in respect of any ongoing acceptance of cover (where agreed by us), in relation to a breach of the duty to make to us a fair presentation of the risk.
- 2** Every condition precedent to which this Policy or any Section or item thereof is, or may be, made subject shall, from the time the condition precedent attaches, apply and continue to be in force during the whole currency of this Policy. Non-compliance with any such condition precedent shall be a bar to any claim under the relevant Section(s) of this Policy, where the subject matter of the claim was caused by the non-compliance or to the extent that it was increased by the non-compliance.
- 3** You must send us a completed report form as soon as possible about any event which could lead to a claim under this Policy. You must also send us any letter, writ, summons or notice without answering them. We will contact the people who wrote to you.
- If you know about any possible future prosecution, inquest or fatal accident inquiry, you must write and tell us immediately. You must not pay or agree to settle any claim without our written permission.
- 4** We will be entitled to:
- a** take over and carry out the defence or settlement of any claim in your name, or in the name of any other person insured by this Policy
 - b** take proceedings in your name, or in the name of any other person insured by this Policy, to get back any money we have paid under this Policy
 - c** any information and help we need from you or any other person insured by this Policy.
- 5 a i** This Policy may be cancelled by you within 14 days of receipt of this Policy (this is known as the “cooling off” period). If you elect to cancel within this period you must return all policy documentation to your broker, intermediary or agent, who must return such documentation to us and we will refund the full amount of premium paid by you. If a claim has been made or an incident notified to us that could give rise to a claim during the “cooling off” period, this Policy will be treated by us as in force and no refund of premium will be made.
- ii** You may cancel this Policy at any time after the “cooling off” period has expired by writing to us or your broker, intermediary or agent. You will be entitled to a proportionate refund of premium based on the number of days remaining in the period of insurance, unless a claim has been made (or an incident notified to us that could give rise to a claim) during the period of insurance when no refund of premium for the period of insurance will be made.
- iii** Where you pay premiums by instalments any amount of premium returned under this General Condition will be reduced by any unpaid premiums or instalments due at the time of cancellation.
- b i** We may cancel this Policy by giving you 7 days’ notice by recorded delivery to your last known address.
- ii** If we or your broker, intermediary or agent cancel this Policy then you will be entitled to a proportionate refund of premium, based on the number of days remaining in the period of insurance.
- iii** Where you pay premiums by instalments, any amount of premium refunded under this General Condition will be reduced by any unpaid premiums or instalments due at the time of cancellation.
- The total amount refunded to you will be calculated by us in accordance with the process set out above. The calculation made by us will be final and binding.
- 6 a** Where the premium under this Policy is payable by instalments and you fail to pay one or more instalments, we may cancel this Policy by giving 7 days’ notice at your last known address.
- b** Any amount of premium returned under this General Condition will be reduced by any unpaid premiums or instalments due at the time of cancellation.
- The total amount of premium refunded to you will be calculated by us in accordance with the process set out in General Condition 5 above. The calculation made by us will be final and binding.
- 7** You must do everything possible to:
- a** keep your vehicle in an efficient, safe and roadworthy condition, and
 - b** protect it from loss or damage.
- 8** If a claim is made under this Policy and there is another Policy that covers the claim, we will only pay our share of the claim unless we say otherwise anywhere in this Policy.

- 9** In the event of any claim under the Policy being submitted which in any respect is intentionally exaggerated or fraudulent or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain benefit under this Policy, we:
- a** shall not be liable to pay the claim;
 - b** may recover from you any sums paid by us to you in respect of the claim; and
 - c** may (notwithstanding the references to notice period and the refunding of premiums in General Condition 5) by notice to you by recorded delivery at your last known address treat this Policy as having been cancelled with effect from the time of the fraudulent act and may:
 - i** refuse all liability to you under this Policy in respect of any event that gives rise to our liability occurring after the time of the fraudulent act; and
 - ii** retain any premiums paid under this Policy.
- 10** You must allow us to examine your vehicle at any reasonable time.
- 11** Under the laws of any country where this Policy applies, we may have to make payments which are not insured by this Policy. You or the person who caused the accident must repay us any money which we have paid because of the law of the country in which this Policy applies which we would not otherwise have paid.
- You or the person who caused the accident must also repay us any money we had to pay because of any agreement with the Motor Insurers' Bureau.
- 12** If a claim has been admitted but there is a disagreement as to the amount payable, the matter will be referred to arbitration in accordance with the law. When this occurs, an award must be made before any proceedings are brought against the company.
- 13** If more than one company or individual is named as the insured in the Schedule, the insurance will apply jointly and individually.
- 14 a** It is a condition precedent to our liability that you shall immediately notify us if any alteration be made in respect of the following:
- i** if the owner of your vehicle changes;
 - ii** if there are any changes required to the driving or use allowed by your Certificate of Motor Insurance or if there is an age of driver restriction on your policy; or
 - iii** if there is any change of address or occupation, other than in accordance with General Condition 1, at any time after the Effective Date (as stated in the Schedule) of the period of insurance.
- b** This Policy shall cease to be in force if:
- i** your interest in the business ends, other than by death; or
 - ii** the business is to be wound up or carried on by a liquidator or receiver or permanently discontinued, at any time after the Effective Date (as stated in the Schedule) of the period of insurance, unless its continuance be agreed by us.
- 15** Under European Law, you and we may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.
- 16** The following General Condition is added to this policy if the inception date of the current period of insurance is on or after 1st April 2001.
- A person or company who was not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act
- 17** This Policy is to be administered on an immediate notification basis.
- This means that if you want to add a vehicle to or delete a vehicle from this Policy then you must notify us immediately and it will be our responsibility to update the Motor Insurance Database. Failure to do so may lead to fines or a vehicle seizure.
- In addition to the above you must notify us before you need insurance:
- a** if the owner of your vehicle changes
 - b** if you modify your vehicle
 - c** if you change the drivers or use of your vehicle
 - d** if you change occupation
 - e** if you change address.
- Note: General Conditions 3, 4, 8, 10, 11 and 12 do not apply to Section 14 – Legal Expenses

Important Information

Accidents and losses

Please tell us about all accidents and losses immediately. Ask your Broker or Agent for a report form. If your vehicle is damaged in a way which is insured under the Policy, ask for details of the nearest approved repairers so that you can get your vehicle back on the road as soon as possible.

Please do not admit that any accident was your fault.

Please try to get the names and addresses of witnesses.

Please send us any letter, writ, summons or notice without answering them.

Changes to the insurance

Please tell us about the following before next renewal date:

- accidents, thefts or losses (whether covered by insurance or not and regardless of blame) where these have not been previously reported to us
- motoring convictions, (including fixed penalty offences) or prosecution pending or outstanding police enquiries. Criminal convictions or charges for a criminal offence.
- physical or mental impairments

Travel abroad

If you are going abroad, please:

- tell your insurance adviser in good time, and
- read carefully "Information for travellers abroad" which we will send you with your International Motor Insurance Card (Green Card).

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

Whoever you are contacting, please always quote your Policy Number as it will help your enquiry or complaint to be dealt with promptly.

