

Product Summary

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

NIG Fleet Policy

The Fleet policy you have purchased is underwritten by The National Insurance and Guarantee Corporation Limited and will run for 12 months or as shown on the Fleet schedule.

Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

STANDARD COVER

Accidental Damage/Loss or Damage by Fire or Theft (Policy Sections 1,1A, 4,5,6,7,8,9,10,13)

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. 	<ul style="list-style-type: none"> Foreign Use Windscreen / Window Damage Medical Expenses Emergency Treatment Personal Accident Benefits – payable direct to the injured person or their legal representative. Personal Belongings Trailers – whilst attached to the Insured vehicle and detached if previously declared. Principals Indemnity If the keys or lock transmitter to your vehicle have been lost or stolen, we will pay up to £500 toward the cost of changing the locks, lock transmitter and central locking interface. 	<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. More than £500 for permanently fitted audio/telecommunications equipment, unless it is standard equipment for your vehicle when manufactured. The cost of replacing any alarm or other security device if the keys or lock transmitter to your vehicle have been lost or stolen.

Liabilities to Third Parties (Policy Sections 2,3,11,12)

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: <p>Death or bodily injury Damage to property</p>	<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. Unauthorised Movement of Obstructing Vehicles and Unauthorised Use or Driving of Vehicles by Employees. 		<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, refueling 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"> Incidents giving rise to a claim Conduct and control of claims Cancellation 	<ul style="list-style-type: none"> Instalments Reasonable Precaution Other Insurance 	<ul style="list-style-type: none"> Inspection of Vehicles Fraudulent Claims Right of Recovery 	<ul style="list-style-type: none"> Arbitration
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General Exceptions

<ul style="list-style-type: none"> Limitations to Use Contractual Liability 	<ul style="list-style-type: none"> War 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

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

Instalment Payment Method available in most cases

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 in full.

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 at the discretion of NIG.

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 or NIG at the address below quoting the Policy Number in all cases.

If you are not satisfied with the way in which a complaint has been dealt with, please write to the Managing Director of NIG at Crown House, 145 City Road, London EC1V 1LP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

The National Insurance and Guarantee Corporation Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

