

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 details have been updated:

- These details have been retitled "Helpline Services".
- The preamble to the Advice Helpline details has been updated for clarity.
- **Business Legal Advice Helpline** - This has been renamed the "**Eurolaw Commercial Legal and UK Tax Advice**" helpline. The contact telephone number is unchanged.
- 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 and Sun Alliance Insurance Ltd", and the Introduction has been updated to state "NIG policies are underwritten by Royal and 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".

Definitions

- The definition details have been updated. A Section called "Definitions" has been added. This contains the "Specific Vehicle Definitions applicable" and the new "General Definitions applicable" details.
- A preamble has been added relating to the Definitions Section which states that any word or expression to which a particular meaning has been given, shall have that meaning wherever it appears when commencing with a capital letter.
- A new segment has been added for "General Definitions applicable". The following General Definitions have been 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 details have been updated:

- **What is not insured** - item "i" has been removed (this excluded claims arising from Terrorism). This is now excluded by General Exception 3 (relating to War, Government Action and Terrorism). Item "j" is renamed as item "i".

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.** Replacing the General Exception 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 Exception 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 Your vehicle, provided that the presence of such munitions does not result from a state of war current at the time of loss or damage. This detonation of munitions exception to this General Exception shall not apply to property which is 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".
- **6.** Relating to court jurisdiction, this General Exception has been updated and 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 updated:

- **2** – relating to conditions precedent – the second paragraph has been removed, this referred to non-compliance with any such condition precedent.
- **15** - Choice of law – reference to European Law has been removed and the Condition updated for clarity.

Important Information

The following details have been added:

- **Data Protection** – this is a new segment 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 sentence referring "return of premium paid unless a claim has been made" has been replaced with "We will return any premium paid in accordance with Condition 14 Cancellation".

- **Termination** – this segment has been updated and is now titled "Cancellation". Reference to "if you wish to terminate the contract" has been changed to "if you wish to cancel the contract". The details regarding return of premium paid, have been replaced with "Any return of premium will be made in accordance with Condition 14 Cancellation."
- **How to complain** - the contact address to write to NIG has changed.
- **Details about our Regulator** – the reference to "U K Insurance Limited" has been replaced with "Royal and Sun Alliance Insurance Ltd" and the registration number has been changed to **202323**.

Footer:

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

