

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:

Your Policy Cover

Part 1 Loss or Damage

Your windscreen excess is increased to £115.

What is insured

Other parts has been amended to: We may decide to repair your vehicle with parts that haven't been made by your vehicle's manufacturer, but that are of the same quality.

If a replacement part or accessory is not available, we will pay 'the manufacturer's last list price', has been amended to 'the manufacturer's last UK price'

Glass cover

'broken glass' has been amended to 'accidentally broken glass'.

We may decide to replace glass which hasn't been made by your vehicle's manufacturer, but which is of the same quality.

Part 7 Foreign Use

'Montenegro' has been added to the countries included.

General Exception

The following Exclusion has been added:

8 Cyber Event

We don't cover any loss, damage, legal liability, cost or expense caused by:

- failure, or partial failure of any computer or computer system
- loss or partial loss of any electronic data
- repair, replacement or restoration of any electronic data
- A cyber event

Cyber event. 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;
- hacking or service denial.

The following Exception has been amended:

War

This policy does not insure any loss or damage, or liability caused by war, invasion, revolution, military or usurped power or arising from Government Action or a similar event except as is strictly required under the Road Traffic Act.

General Conditions

The following have been added:

- 4 You and any other person who is covered by this policy must do everything possible to:
 - d make sure any manufacturer's standard security device fitted to your vehicle is operational when your vehicle is left unattended;
 - e allow us to examine your vehicle at any reasonable time if we ask you.
 - f ensure the recharging of the insured vehicle is in accordance with manufacturer's guidance;
 - g any electrical vehicle charging equipment is installed by an Office for Low Emission Vehicles approved installer and subject to maintenance in accordance with instructions and guidance provided by manufacturers and installers; and
 - h ensure an electric vehicle is charged outside the building.
- 6 You must tell us what modifications you intend to make and obtain our agreement prior to making them. Modifications are changes to your vehicle's standard specification, including optional extras. These include, but are not restricted to, changes to the appearance and/or the performance of your vehicle (including wheels, suspension, bodywork and engine).

Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or claims being rejected or not fully paid.

'You must be honest and truthful' has been renumbered to 7.

Notes for your information

The following have been added:

4 Data Protection

Insurance industry databases, MIB

Who do we share your personal information with and why do we do it?

Other insurance companies and third parties.

This can all be read in conjunction with Policy Booklet Version 28 which is available from your Broker.