



Product Summary

Please read this document carefully. Full terms, definitions, clauses, conditions and exclusions can be found within the Policy Booklet.

NIG/JCB “Plant Master” Material Damage Insurance Policy

The “Plant Master” Material Damage policy is underwritten by Royal and Sun Alliance Insurance Ltd, an Insurance Undertaking, and will run for 12 months or as shown on the schedule.

Full details of any Endorsements or Excesses that may apply will be shown in the Policy Schedule and Policy Document.

Fair Presentation of Risk:

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy.

If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance).

If any changes in circumstances arise during the Period of Insurance please provide full details to the broker, intermediary or agent acting on your behalf.

Section 1: All Risks on Machinery

Cover	Extensions included as standard (subject to certain limits)	Clauses	Exclusions
Accidental Damage by any cause unless excluded to any Machinery (described on the Schedule), within the United Kingdom (which means Great Britain and Northern Ireland) the Channel Islands and the Isle of Man.	<ul style="list-style-type: none"> ▪ Accidental Damage to your surrounding property caused by the Machine up to a limit of £10,000 ▪ Other Interests ▪ Non-Invalidation ▪ Subrogation Waiver ▪ Capital Additions (up to 10% of the total Sum Insured on all items of Machinery or in the aggregate £10,000, whichever is less) ▪ Loss of Keys and Replacement of Locks ▪ Professional Fees ▪ Costs of Debris Removal/ Recovery (up to £10,000 any one claim or £20,000 in any one Period of Insurance) 	<ul style="list-style-type: none"> ▪ Reinstatement of Machines ▪ Reinstatement of Sum Insured following a loss ▪ Inflation protection of 110% of the Sum Insured (the Sum Insured must not be less than the cost of reinstatement at the inception of insurance and the Machinery not more than 2 years old at the time of Damage) ▪ Average 	<ul style="list-style-type: none"> ▪ Inherent vice, gradual deterioration, wear and tear ▪ Faulty or defective workmanship ▪ Corrosion, rust, wet or dry rot, dampness, dryness, marring, scratching, vermin or insects ▪ Change in temperature ▪ Cracking or collapse, of boilers and other pressure vessels ▪ Mechanical or electrical breakdown or derangement ▪ Damage to tyres except where it results from Damage not otherwise excluded to other parts of the Machinery ▪ Fraud, dishonesty or trickery ▪ Disappearance or unexplained shortage ▪ Electrical or magnetic disturbance of electronic records other than by lightning

Section 1: All Risks on Machinery *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses	Exclusions
			<ul style="list-style-type: none"> ▪ Fire Damage to Machinery undergoing any heat process ▪ Damage to Machinery (other than by fire or explosion) resulting from any production or repair process ▪ Delay or seizure of goods by the government or other authority ▪ Indirect loss ▪ Damage to any part of electrical equipment caused by electrical faults within that part ▪ Loss resulting from you voluntarily parting with title or possession of any property by deception ▪ Damage to Machinery from materials being treated or processed or foreign bodies entering the Machinery

General Conditions

<ul style="list-style-type: none"> ▪ Fair Presentation of the Risk ▪ Cancellation 	<ul style="list-style-type: none"> ▪ Reasonable Precautions ▪ Instalments 	<ul style="list-style-type: none"> ▪ Contracts (Rights of Third Parties) Act 1999 ▪ Change of Risk or Interest 	<ul style="list-style-type: none"> ▪ Choice of Law ▪ Sanctions, Prohibitions or Restrictions
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Claims Conditions

<ul style="list-style-type: none"> ▪ Conditions Precedent ▪ Action by the Insured 	<ul style="list-style-type: none"> ▪ The Rights of the Company ▪ Fraudulent Claims 	<ul style="list-style-type: none"> ▪ Subrogation ▪ Other Insurances 	<ul style="list-style-type: none"> ▪ Arbitration
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General Exclusions

<ul style="list-style-type: none"> ▪ War Government Action and Terrorism ▪ Sonic Bangs 	<ul style="list-style-type: none"> ▪ Radioactive Contamination ▪ Pollution or Contamination 	<ul style="list-style-type: none"> ▪ Date Recognition ▪ Marine Policies 	<ul style="list-style-type: none"> ▪ Cyber ▪ Infectious or Contagious Disease
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Full details will be shown in the Policy Booklet.

Other features

- Please contact your Broker, Intermediary or Agent for details of the payment methods available.
- Helpline service available 24 hours a day, 7 days a week for:

Eurolaw Commercial Legal and UK Tax Advice – Unlimited access, over the telephone, to a team of legal advisors for confidential legal advice on any commercial legal problem affecting the Business such as: employment, VAT, prosecution, contract disputes, landlord and tenant disputes.

Please note that advice on motoring matters is not available. Eurolaw Commercial Legal advice can only be offered in respect of matters subject to the laws of and within the jurisdiction of courts or tribunals of:

- the United Kingdom
- the Channel Islands and the Isle of Man
- any member state of the European Union
- Switzerland and Norway.

Note that where advice is sought in respect of Tax Advice or in respect of very specialist matters, such advice is only provided 9am to 5pm Monday to Friday (other than public and bank holidays).

This helpline is provided by DAS Legal Expenses Insurance Company Limited on behalf of NIG.

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 accordance with the General Condition – Cancellation

Cancellation

If you wish to cancel the contract at any other time, please contact the broker, intermediary or agent, who arranged the Policy. Any return of premium will be made in accordance with the General Condition - Cancellation.

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:

RSA Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

Email: crt.halifax@uk.rsagroup.com

Please ensure that you quote your policy number in all correspondence.

Details of NIG's complaints procedures including information on what you should expect in response to your complaint can be found on NIG's website at www.nig.com/contact-us/complaints.

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**.

Their website also has a great deal of useful information: www.financial-ombudsman.org.uk.

Details about our Regulator

NIG policies are underwritten by Royal and Sun Alliance Insurance Ltd who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202323. 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.

Data Protection

At NIG we are aware of the trust you place in us when you buy our products and our responsibility to protect your information. You can view and/or download our privacy notice from www.rsainsurance.co.uk/privacy-policy/. This tells you what we do with the information we collect about you, how we protect your information, what your rights are under data protection legislation and tells you what we are required to do by law. This includes details of who to contact should you have any concerns about the way in which NIG are using your personal information.

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

