



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” Road Risks Insurance Policy

The JCB Plant Master Road Risk Policy is underwritten by Royal and Sun Alliance Insurance Ltd, an Insurance Undertaking, and will run for 12 months or as shows on the policy schedule.

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

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.

Liabilities to Third Parties (Policy Sections 1, 2, 3, 4, 5, 6 & 7)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> ▪ Indemnity (Limit as shown in the policy) to the Insured in the event of an accident in respect of: <ul style="list-style-type: none"> - Death or bodily injury - Damage to property ▪ Territorial Limits <ul style="list-style-type: none"> - The United Kingdom, the Channel Islands and the Isle of Man 	<ul style="list-style-type: none"> ▪ Indemnity for Towing Disabled Vehicles ▪ Foreign Use – Countries applicable ▪ Emergency Treatment ▪ 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 	<ul style="list-style-type: none"> ▪ Choice of Law 	<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, refuelling 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">▪ Fair Presentation of Risk▪ Conditions Precedent▪ Incidents giving rise to a claim▪ Conduct and control of claims	<ul style="list-style-type: none">▪ Cancellation▪ Reasonable Precaution▪ Other Insurance▪ Fraudulent Claims	<ul style="list-style-type: none">▪ Inspection of Vehicles▪ Right of Recovery▪ Arbitration▪ Change of Risk▪ Provisions of Law	<ul style="list-style-type: none">▪ Contracts (Rights of Third Parties) Act 1999▪ Sanctions, Prohibitions or Restrictions▪ Instalments
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General Exceptions

<ul style="list-style-type: none">▪ Limitations to Use	<ul style="list-style-type: none">▪ Contractual Liability	<ul style="list-style-type: none">▪ War, Government Action and Terrorism▪ Cyber Event	<ul style="list-style-type: none">▪ Radiation, Radioactive, Toxic and Explosive▪ Jurisdiction
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Full details will be shown in the Policy Booklet.

Other features

24 hour business assistance services

Helpline services available 24 hours a day, 7 days a week for:

- Eurolaw Commercial Legal and UK Tax Advice on any business problem including Employment, VAT, Contract Disputes etc.

Please contact your Broker, Intermediary or Agent for details of the payment methods available.

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 in respect of Cancellation 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.

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/pr, 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.

