

Product Summary

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

NIG Motor Trade Policy

The Motor Trade policy is underwritten by The National Insurance and Guarantee Corporation Limited and will run for 12 months or as shown on the Motor Trade schedule.

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

Accidental Damage / Loss or Damage by Fire or Theft / Loss of Use (Customers Vehicles) / Vehicles with Sub Contractors (Policy Sections 1, 1A, 1B, 1C, & 5)

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 its accessories either by accidental damage or by Fire and Theft and its accessories Costs and expenses incurred by any customer as a result of being deprived of the use of a vehicle Loss or damage to vehicles whilst in the possession of a sub contractor 	<ul style="list-style-type: none"> Foreign use No claims bonus New Vehicle Concession Insureds own vehicles up to £5,000 Vehicles held for sale up to £5,000 Contract price Windscreen/window damage 	<ul style="list-style-type: none"> Basis of Settlement – repair or replacement Insured may authorise repairs if cost is up to £500 	<ul style="list-style-type: none"> Any young driver excess as shown in the schedule Loss of use loss of market value depreciation deterioration wear tear mechanical electrical electronic or computer failure or breakdown Damage to tyres, punctures, cuts bursts or by application of brakes Loss of accessories of a motor cycle unless stolen with the motor cycle itself Loss of an Insured Vehicle resulting from deception by a purported purchaser Loss of an Insured Vehicle when unattended unless the ignition key is removed and vehicle properly secured

Liability to Third Parties / Third Party Contingent Liability (Policy Sections 2, 2A, 3 & 4)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<p>Indemnity (Limit as shown in the schedule) to the Insured in the event of an accident in respect of:</p> <ul style="list-style-type: none"> Death or bodily injury Damage to property <p>Indemnity for any employee driving their own vehicle on the business of the Insured</p> <p>An Insured Vehicle being driven by a sub contractor</p> <p>An insured vehicle being driven by a customer whilst the customers vehicle in the Insureds possession for repair of servicing</p>	<ul style="list-style-type: none"> Cross liabilities Indemnity for trailers Indemnity for driving other vehicles Indemnity for movement of other vehicles Court attendance costs Legal costs Emergency treatment 		<ul style="list-style-type: none"> Damage to an insured vehicles In connection with the loading or unloading of an insured vehicles beyond the limits of the carriageway Whilst the insured vehicle is within the precincts of an airport or aerodrome to which aircraft have access or are housed Death or bodily injury caused by pollution or contamination unless caused by a sudden identifiable unintended and unexpected incident

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">• Installments• 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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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

Installment 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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder 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.