

The NFU Mutual Car Insurance policy offers coverage for accidental loss, injury, or damage within specified territorial limits during the insurance period, contingent upon premium payment. A 24-hour freephone helpline is available for assistance with accidents, claims, or emergencies, including roadside assistance for cars (excluding motorhomes) and claims notification. Policyholders can cancel their coverage within 14 days of receiving the policy or any amendments, with a pro-rata charge for the coverage provided. Complaints can be directed to NFU Mutual through various channels, and unresolved issues may be escalated to the Financial Ombudsman Service. The policy is governed by English law and is subject to the Financial Services Compensation Scheme, which may provide compensation if NFU Mutual cannot meet its obligations.

The policy includes general exceptions, such as exclusions for uninsured drivers, racing, and use by disqualified individuals, as well as liability arising from agreements not present without the agreement. Claims related to radioactivity, war, riots, fraud, and assault are also excluded. Specific exclusions apply to claims involving vehicles not on solid ground, within airports, or fitted for rail travel. The definitions section clarifies terms like "car," "insured," and "period of insurance." Policyholders must keep vehicle documents safe for claims processing and report any fraudulent claims or misrepresentations.

Claims will be denied if the insured car or trailer is used for transporting dangerous materials or for armed forces and law enforcement purposes, with exceptions for private vehicles of personnel. The policy excludes claims for VAT if recoverable, deliberate damage caused by the policyholder or their immediate family unless reported to the police, and losses due to deception or fraud. Injuries or damages occurring while the vehicle is driven under the influence of alcohol or drugs are also excluded, along with claims related to unauthorized software alterations compromising safety.

To file a claim, policyholders must report potential claims promptly and provide written details, except for minor glass damage. Supporting documentation must be submitted, and policyholders

should not negotiate claims without permission. The insurer reserves the right to control claims, requiring necessary information and assistance, and may take legal action to recover amounts paid under the policy. Policyholders must maintain the insured vehicle in good condition, safeguard it from theft or damage, and comply with relevant regulations. If other insurance covers the same liability, the insurer will only pay its share. The policy can be canceled by either party with a notice period, and the insurer may refund part of the premium unless a claim has been made.

Renewal procedures include automatic renewal via Direct Debit unless the policyholder opts out. Coverage levels include comprehensive, third party, fire and theft, and third party only, with specific sections applicable to each level. In the event of theft or damage, the insurer will cover repair costs, loss amounts, or replacement of the vehicle, with the maximum payout being the market value or the value stated in the schedule, whichever is lower. Coverage extends to spare parts, accessories, and children's car seats while in or on the car or stored in a private garage, as well as damage to electric vehicle charging cables and professionally installed chargers. In cases of total loss for cars less than two years old meeting specific criteria, the insurer will replace it with a new model or reimburse the purchase price.

Exclusions include wear and tear, depreciation, damage from punctures, and losses due to mechanical failures or cyber incidents. The policyholder is responsible for paying an excess amount for claims related to accidental damage, theft, or fire, with specific conditions under which the excess may be waived. Liability coverage includes damages and legal costs for injury or property damage caused by the car, with a maximum limit of £20 million for property damage, extending to authorized drivers and passengers, with emergency treatment fees covered as required by law.

The policy also includes personal accident coverage for the policyholder and their spouse or civil partner, providing compensation for serious injuries resulting from an accident involving the car. Medical expenses for injuries sustained by the driver or passengers are covered up to £250 per

person. In cases involving uninsured drivers, the policy ensures that the policyholder's no-claims discount will not be affected. Personal effects in or on the car are insured up to £250 against theft or fire, with exclusions for business goods, cash, and losses due to cyber acts. The no claims discount is available if no claims are made during specified periods, with varying percentages based on the duration without claims, and claims will reduce the discount at renewal.

Coverage for a courtesy hire car is provided under specific conditions, requiring a fuel deposit and unlimited mileage only within territorial limits. If the insured car is deemed uneconomic to repair but is later found to be repairable, the courtesy hire car must be returned within 48 hours of notification. The maximum hire period is 14 days per claim, and coverage is not provided unless the loss is reported to the claims helpline. The Motor Legal Protection section allows beneficiaries to claim legal costs for incidents occurring within the territorial limits during the insurance period, with a maximum payable of £100,000 for claims arising from a single event.

The policy outlines various advisory services available to policyholders, including a legal advice service, tax advice, and health information services. The Road Rescue service offers roadside assistance for mechanical breakdowns occurring at least a quarter of a mile from the residence, covering emergency repairs and transportation to a garage, with exclusions for vehicles stranded in mud or snow. The policy also includes coverage for Horse & Livestock Trailer Assist, providing roadside assistance for trailers designed for transporting livestock or horses, with specific conditions and exclusions. The Continental Breakdown extension applies if specified in the schedule, covering mechanical breakdowns within defined geographical areas.

The policy document establishes the relationship between the policyholder and NFU Mutual, authorizing the insurer to share relevant information with the NFU Mutual Charitable Trust. The policyholder is granted access to an approved repairer service, which offers expedited repairs and a courtesy car during repairs, with limitations on coverage for damage not included in the policy. The

claim notification line is available 24/7 for assistance.