

This insurance is provided by NMU (Specialty) Ltd, which is registered in England. NMU is authorised and regulated by the Financial Conduct Authority, reference number 310539.

The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. The sums insured and limits of liability are shown in your policy schedule.

What is this type of insurance?

NMU Terrorism Motor Fleet insurance provides cover against loss of or damage to your vehicles, loss of revenue and prevention of use.



What is insured?

Loss and Damage

- ✓ Physical loss or damage caused by an act of terrorism or an act of sabotage to your vehicles, including accessories, drivers' and passengers' personal effects.
- ✓ Following loss or damage to your vehicle the reasonable removal and recovery costs of this.
- ✓ Prevention of use should your vehicle be impounded or held within a security cordon for more than 30 days.

Financial Losses

- ✓ Loss or damage to your vehicles following an act of terrorism, act of sabotage or prevention of their use resulting in:
 - loss of revenue if you are unable to use your vehicle;
 - contract fulfilment expenses.

Prevention of use

Under Financial Losses cover is provided for prevention of use of a vehicle due to this being impounded or held within a security or safety cordon put in place by the police or other governmental authority following:

- physical loss of or damage to a vehicle covered by the policy; or
- other damage to tangible property caused by terrorism or sabotage; or
- a malicious terrorist attack.

A malicious terrorist attack does not involve loss or damage to property.



What is not insured?

- ✗ Liability to Third Parties.
- ✗ Consequential Losses other than those specifically covered by your policy.
- ✗ Contractual disputes.
- ✗ Airside vehicles, unless specifically included – please refer to your policy documentation.
- ✗ Depreciation.
- ✗ War, strikes, riots and civil commotion.
- ✗ Seizure, confiscation and requisition.
- ✗ Pollution or contamination.
- ✗ Threat or hoax.
- ✗ Electronic means, including but not limited to cyber-attack or in the introduction of a virus.
- ✗ Nuclear, chemical, radiological or biological attack.



Are there any restrictions on cover?

- ! A monetary and/or time (in hours) Deductible - being the part of a claim you are responsible for, may apply to your policy.
- ! The policy will contain financial limits on the maximum values we insure.



Where am I covered?

- ✓ Within the territorial/geographical areas shown in the policy schedule.



What are my obligations?

- You must provide us with honest, accurate and complete information – whether you are taking out, renewing or making changes to your policy.
- You must observe and fulfil the terms and conditions of your policy as failure to do so could affect your cover.
- You must pay the premium.
- You should inform us without delay of any material changes to your risk. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid. Following a change we may need to apply additional terms and conditions, which you must observe, or require you to pay an additional premium. You may also need to take action, if so we will advise you.
- In the event of a claim, we must be notified as soon as possible and you should contact your insurance broker or any nominated claims handling company. You should take all reasonable steps to minimise the loss.



When and how do I pay?

- Typically, annually at inception.



When does the cover start and end?

- Typically, the policy is for a period of 12 months commencing on the date stated in the policy schedule.



How do I cancel the contract?

- You may cancel this policy by giving us notice.