



**TAXI**  
**POLICY**

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## INTRODUCTION TO YOUR POLICY

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Thank you for choosing the Tradex Taxi insurance to provide protection for all your vehicles. We are pleased to welcome you as a valued client.

This policy is a legal contract which relies on the information you supplied when you applied for this insurance. We use the information to decide what cover to provide and how much you will pay. It is therefore essential that all the information given is complete and accurate and that you have not withheld or misrepresented any information which will affect your insurance. It is also important that, throughout the life of this policy, you tell your broker, agent or us immediately if there are any changes in your circumstances or to the information already given. See General Condition 8 - Notifying changes and non-compliance and the list given on page 26 for more information about what should be notified to us and when. If you are not sure whether something is important or relevant, please tell your broker, agent or us anyway as failure to do so may affect a claim, the cover provided, invalidate your insurance or result in it not operating fully or a claim payment being reduced.

This policy, together with your schedule, certificate of motor insurance and any endorsements that apply, sets out the insurance protection being provided in return for your premium. It also tells you how to make a claim and how to contact us.

This policy may be insured by more than one insurer or co-insurer. The schedule will show this and detail who the insurers or co-insurers are.

The subscribing insurers' obligations under this contract of insurance are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Please read all the documents carefully and keep them in a safe place. You will see that certain words and phrases which have specific meanings have been defined and are in bold type throughout your policy. If you find any errors in any of the documents we have sent you, please tell us immediately so that we can make the necessary changes. We recommend that you keep a copy or record of all information you give to your broker, agent or to us.

We hope your association with us will be a long and successful one.



**Mark Summerfield**  
Chief Executive Officer  
Tradex Insurance Company Limited

## MAKING A CLAIM

### Motor incidents

**As soon as you can, please telephone the First Response Helpline on 0333 313 3131 or from abroad +44 (0)1708 971 000.**

To make the claims process easier for you, the claims team will either text you or call you with a claim reference number and their contact details.

#### Please note

- So as not to prejudice your claim, you must report all incidents to us within the timescales set out in General Conditions 1 and 2 (see page 18). In any event, all claims must be reported to us within 48 hours of your becoming aware of any circumstance which may give rise to a claim. If a camera, digital CCTV recording system and/or telematics is fitted to your vehicle you must provide us with all records, footage and/or memory cards as soon as is practicable
- You must report every incident as promptly as possible even if there is no damage to your vehicle or you were not at fault.
- If the vehicle has been stolen, you must upon discovery
  - advise the police and inform us of the crime reference number
  - and if applicable, the vehicle tracing company.
- We will require full details of the incident including the names and addresses of everyone involved including your passengers and any witnesses.
- You must send us, unanswered, every writ, summons, legal documents relating to proceedings or other communication about the claim from any other third party as soon as you receive it.
- You must tell us in writing as soon as is practicable when you or your legal representatives become aware of any prosecution, inquest or fatal accident inquiry involving anyone covered by this policy and include any related documents.
- All claims for injury or non injury can be reported directly to insurers by solicitors or other representatives acting on behalf of people making a claim against you.
- Where we are notified of the claim by someone other than you, we will contact you. If you do not respond to us within 48 hours of our contact with you, and provide full details of the incident, we will make a decision on liability based on the information supplied by the third party or their representative. This could affect your entitlement to a no claims discount and result in the premiums you are asked to pay in the future being increased.
- Send all documentation requested to  
Tradex Claims Department, 7 Eastern Road, Romford RM1 3NH.  
Email: [firstresponse@tradex.com](mailto:firstresponse@tradex.com)

### Windscreen

**If you have cover, please telephone 0330 124 6546 at any time for both repairs and replacement.**

#### Please note

- If you choose not to use our approved repairer to carry out a repair or replacement to the windscreen you will have to pay an additional excess of £50 for a replacement or £10 for a repair carried out by another supplier unless this is with our prior agreement.

## GENERAL DEFINITIONS

*The words and phrases shown in **bold** have the same meaning wherever they appear in the policy. These are either defined below or more specifically elsewhere in this policy.*

<b>Accessories</b>	For the purposes of this <b>policy</b> , <b>accessories</b> include <ol style="list-style-type: none"><li>any additional and supplementary equipment fitted to the <b>vehicle</b></li><li>safety equipment, child car seats and any parts kept in or on the <b>vehicle</b></li><li>the maker's tool kit.</li></ol>
<b>Act of terrorism</b>	An act or threatened act as set out in the Terrorism Act 2000 and which is <ol style="list-style-type: none"><li>carried out by any person or group(s) of persons whether acting alone, on behalf of or in connection with any organisation(s) or government(s)</li><li>committed for political, religious, ideological or other similar purposes including the intention to influence any government and/or to intimidate the public or any section of the public and which involves any serious violence, damage to property or disruption to or interference with an electronic system, any risk to health or safety or which endangers life.</li></ol>
<b>Additional occupation</b>	Any occupation and/or <b>business</b> activity in the <b>United Kingdom</b> not related to <b>your business</b> .
<b>Black cab</b>	A purpose built <b>taxi</b> which has separate compartments for driver and passengers.
<b>Business</b>	The <b>business</b> which you operate in the <b>United Kingdom</b> as the driver and/or owner of <b>your taxi(s), PHV(s) or PSV(s)</b> .
<b>Business day</b>	Monday to Friday excluding bank and public holidays.
<b>Car</b>	A private passenger <b>vehicle</b> with a maximum carrying capacity of 8 persons including the driver.
<b>Certificate of motor insurance</b>	Evidence of the existence of motor insurance as required by law.
<b>Claim</b>	A <b>claim</b> or series of <b>claims</b> arising out of one event.
<b>Coach</b>	A <b>vehicle</b> with a seating capacity of 17 passengers or more which may be pre-booked for specific journeys or which is operated as a scheduled bus service.
<b>Communicable disease</b>	Any disease which can be transmitted by means of any substance or agent from one organism to another organism where that disease, substance or agent can cause or threaten <b>injury</b> or damage.
<b>Computer Network</b>	A group of <b>Computer Systems</b> and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange <b>Data</b> .
<b>Computer System</b>	Any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the <b>Insured</b> or any other party. This includes any similar system and any associated input, output or <b>data</b> storage device or system, networking equipment or back up facility.
<b>Data</b>	Information used, accessed, processed, transmitted or stored by a <b>Computer System</b> .
<b>Disabled vehicle</b>	A <b>vehicle</b> not capable of being moved under its own power.
<b>DVA</b>	The Driving and Vehicle Agency Northern Ireland.
<b>DVLA</b>	The Driving and Vehicle Licensing Authority. <b>Note:</b> For details of information held about <b>you</b> by the <b>DVLA</b> or <b>DVA</b> , go to <a href="http://www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency">www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency</a> or, if applicable, <a href="http://www.nidirect.gov.uk">www.nidirect.gov.uk</a> .
<b>Employee</b>	A person who, under the terms of the Employers' Liability (Compulsory Insurance) Act 1969, has entered into or works under a contract of service or apprenticeship with the <b>business</b> whether the contract is expressed or implied, oral or in writing including anyone <ol style="list-style-type: none"><li>hired or lent to <b>you</b> or borrowed by <b>you</b></li><li>supplied to <b>you</b> or employed by <b>you</b> under <b>your</b> control or supervision</li><li>who is self employed and working under <b>your</b> control or supervision</li><li>who is a prospective employee whose suitability for employment is being assessed by <b>you</b> as a driver of <b>your taxi, PHV or PSV</b>.</li></ol>

<b>Endorsement</b>	Any variation to the terms, conditions and exclusions of this <b>policy</b> as shown in the <b>schedule</b> .
<b>Excess(es)</b>	The amount(s) and/or any percentage shown in the <b>schedule</b> and/or more specifically in this <b>policy</b> which will be deducted from each <b>claim</b> paid.
<b>Family</b>	<b>Your spouse, your own</b> , adopted, foster or step children, parents and any other relatives living permanently with <b>you</b> .
<b>FCA</b>	The Financial Conduct Authority. <i>Note: Information on regulated companies can be obtained either by calling the FCA Consumer Helpline on 0800 111 6768 or by visiting their website <a href="http://www.fca.org.uk">www.fca.org.uk</a>.</i>
<b>Fare money</b>	Cash, cheques, credit and debit card sales vouchers and travellers cheques belonging to, held by or in connection with <b>your business</b> .
<b>Home</b>	<b>Your permanent private residence</b> at the address(es) in the <b>United Kingdom</b> shown in the <b>schedule</b> .
<b>Green card</b>	The document which provides proof that <b>you</b> have the minimum insurance cover required by law to drive the <b>vehicle</b> outside the <b>United Kingdom</b> .
<b>Imported vehicle</b>	A <b>vehicle</b> which may have been registered in but was not originally built to be sold in the <b>United Kingdom</b> .
<b>Indirect loss(es)</b>	Any loss, charge or cost not directly caused by the event leading to a <b>claim</b> including but not limited to loss of market, loss of contract, loss of use, monetary devaluation or any other similar economic loss.
<b>Injury</b>	Bodily injury, death, illness, disease and/or nervous shock.
<b>IPT</b>	Insurance Premium Tax.
<b>In-vehicle equipment</b>	Any system (including cassettes, CDs, DVDs and films), camera, digital CCTV recording, telematics, <b>data</b> transmission, communication, satellite navigation and taxi metering and printing equipment, roof sign, CB and two-way radio whilst permanently fitted to the <b>vehicle</b> or specifically designed to be removable or partly removable and which cannot function independently of the <b>vehicle</b> .
<b>Keys</b>	Any <b>key</b> , fob, entry card or other device or keyless entry system used to access and/or start the <b>vehicle</b> .
<b>Market value</b>	The current cost of replacing <b>your vehicle</b> with a comparable one of similar type and condition.
<b>MIPD</b>	Motor Insurance Policy Database
<b>Minibus</b>	A motor <b>vehicle</b> which is constructed or adapted to carry more than 8 but not more than 16 seated passengers in addition to the driver.
<b>Moped</b>	A <b>motorcycle</b> with a maximum design speed not exceeding 30mph, weighing no more than 250kg and with an engine of 50cc or less or a continuous power output of 4kW or less. The definition also includes motorcycles that can be moved by pedals if first used before 1 August 1977.
<b>Motorcycle</b>	A mechanically propelled <b>vehicle</b> , <i>not being an invalid form of transport or a <b>moped</b></i> , with fewer than four wheels and the unladen weight of which does not exceed 410kg.
<b>Period of insurance</b>	The period stated in the <b>schedule</b> for which <b>you</b> have paid and <b>we</b> have accepted a premium.
<b>Personal effects</b>	<b>Personal effects</b> include clothing, handbags, wallets, briefcases and luggage <i>however, mobile telephone, communication, photographic, portable media, computer and associated equipment, jewellery, watches, money, documents, sports equipment and pedal cycles are excluded.</i>
<b>Policy</b>	This document, the <b>schedule</b> , <b>endorsements</b> and, if applicable, the <b>certificate(s) of motor insurance</b> read together and any word or expression to which a specific meaning has been given having the same meaning wherever it appears.
<b>Policyholder</b>	The person(s) and/or <b>business</b> named as the <b>policyholder</b> in the <b>schedule</b> .
<b>Private hire vehicle/PHV</b>	A <b>car, minibus or motorcycle but not a taxi or PSV or coach</b> available with a driver and licensed for hire or reward by the appropriate authority.

<b>Public service vehicle/PSV</b>	A <b>taxi</b> or <b>PHV</b> operated under the terms of the Special Restricted PSV Operator's (PSV O) licence held by <b>you</b> .
<b>Road rage</b>	A deliberate act by the driver or passenger of a motor <b>vehicle</b> which is intended to intimidate, cause harm to other people and/or damage to their <b>vehicles</b> or property.
<b>Road Traffic Act(s)</b>	The compulsory motor insurance provisions of any road traffic acts, laws or regulations which govern the driving or use of any motor <b>vehicle</b> in the <b>United Kingdom</b> .
<b>Schedule</b>	The document which gives details of the <b>policyholder</b> , insured persons, the <b>period of insurance</b> , <b>sums insured</b> , <b>endorsements</b> applicable, <b>excess(es)</b> and the cover in force.
<b>SORN</b>	The Statutory Off Road Notification to the <b>DVLA</b> of a <b>vehicle</b> registered in Great Britain or Northern Ireland.
<b>Spouse</b>	<b>Your</b> husband, wife, civil partner (as defined in the Civil Partnership Act 2004) or someone <b>you</b> are living with as if <b>you</b> are married to them.
<b>Sum(s) insured/ indemnity limit(s)</b>	The amount(s) shown in the <b>schedule</b> which set out the <b>policy's</b> financial limits.
<b>Taxi</b>	A <b>public hire vehicle</b> licensed by the appropriate authority to ply for hire, be flagged down or hired at a taxi rank and which displays a roof sign and hackney carriage plate showing its licence number and the maximum number of passengers allowed to be carried.
<b>Territorial limits</b>	Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France including Monaco, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy including San Marino and Vatican City, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland including Liechtenstein.
<b>Total loss</b>	Where the <b>vehicle</b> i) has been damaged beyond economic repair or ii) was stolen and not recovered.
<b>Trade premises</b>	The permanent trading address(es) shown in the <b>schedule</b> from which <b>you</b> conduct the <b>business</b> .
<b>Tradex</b>	Tradex Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered number 202917. Registered Office, 7 Eastern Road, Romford, Essex RM1 3NH. Registered number 2983873.
<b>Trailer</b>	A caravan, semi-trailer, tandem trailer, horsebox, container or other object used for carrying goods which itself cannot be driven.
<b>Unattended</b>	No-one being in, on or in a position to prevent any unauthorised interference with a <b>vehicle</b> , <b>trailer</b> and/or any contents.
<b>United Kingdom</b>	For the purposes of this <b>policy</b> , the <b>United Kingdom</b> includes the Channel Islands and the Isle of Man.
<b>Vehicle</b>	Any <b>taxi</b> , <b>PHV</b> , <b>PSV</b> , <b>car</b> , <b>motorcycle</b> , <b>moped</b> and <b>commercial vehicle</b> including its permanently fitted <b>accessories</b> and <b>in-vehicle equipment</b> , which is i) owned, registered, leased or hired under a hire purchase agreement by <b>you</b> ii) described in the <b>schedule</b> and current <b>certificate of motor insurance</b> and where legally required, recorded on the <b>MIPD</b> .
<b>We/us/our/insurer</b>	<b>Tradex</b> or any other insurer more specifically defined in any operative part of this <b>policy</b> or shown in the <b>schedule</b> .
<b>You/your/insured</b>	The <b>policyholder</b> and any other person permitted in the <b>schedule</b> and/or on the <b>certificate of motor insurance</b> to drive or use the <b>vehicle</b> .

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## USES AND DRIVERS

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The **vehicle** is covered only if it is being driven and/or used by the persons and in the way specified in the **schedule** and/or on the **certificate(s) of motor insurance**.

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## USE EXCLUSIONS

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*The following uses are not covered unless specifically shown as included in your certificate of motor insurance and/or your schedule.*

- i) hiring or letting out **your vehicle** in return for money or reward*
- ii) the use of **your vehicle** as a **taxi, PHV or PSV** outside the area in which **you** are licensed to operate unless **you** have adhered to any licencing rules or regulations*
- iii) carrying and transporting goods for money*
- iv) use on a derestricted toll road including the Nurburgring Nordschleife or for racing, pace making, competitions, rallies, track days, trials or speed tests either on a road, track or off-road whether the event is officially organised or informally arranged*
- v) any purpose connected with
  - a) the motor trade*
  - b) any **additional occupation****
- vi) the **vehicle** being used in any country outside the **United Kingdom** which requires that a **green card** is issued and carried for the duration of the trip*
- vii) the use of **your certificate of motor insurance** to secure the release of any motor **vehicle** seized by or on behalf of any government or public authority which is not **your** property or in **your** custody or control at the time of seizure.*

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## DRIVER EXCLUSIONS

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*This policy excludes any legal liability, death, injury, loss, damage or indirect loss occurring whilst a vehicle is being driven by you or by any person claiming indemnity under this policy.*

- i) unless such person holds the relevant valid driving licence(s) to drive the **vehicle** or held and is not disqualified or prohibited by law from holding or obtaining such a licence*
- ii) who is not complying with the terms and limitations of their driving licence*
- iii) who **we** are satisfied was, at the time, under the influence of any substance including but not limited to intoxicating liquor, substance or solvent abuse and/or a drug or drugs including those medically prescribed where the doctor and/or manufacturer has advised that the ability to drive may be impaired*
- iv) who commits or attempts
  - a) suicide*
  - b) wilful, deliberate or criminal damage including **road rage****
- v) unless such person has the appropriate local authority or other relevant body licences to operate as a private hire, public hire or **PSV** operator*
- vi) which results in the driver of the **vehicle** being convicted of
  - a) racing, dangerous or reckless driving on a public highway*
  - b) an offence involving drink or drugs*or any equivalent offence under the law of any other country in which the **policy** is operative.*



## EUROPEAN AND FOREIGN USE

*You are required to carry your certificate of motor insurance and, if issued, your green card for all travel outside the United Kingdom.*

*This part of the policy does not provide cover in any country outside the United Kingdom other than, for trips in the territorial limits, up to the applicable minimum third party indemnity limit required to comply with the relevant laws relating to the compulsory insurance of vehicles in those countries or where shown otherwise in your schedule.*

Where applicable, we will include cover for

- 1 transit by rail, air and sea (including loading and unloading) between the countries in which you have cover
- 2 the payment of any general average contribution, salvage and sue and labour charges incurred whilst the vehicle is being transported by sea between the United Kingdom and any of the countries in the territorial limits provided that damage to your vehicle is covered (see Section 2 – Your vehicle pages 13 – 17)
- 3 the reimbursement of any customs duty you may have to pay arising directly as a result of an insured claim.

We may, if specifically requested before you travel, agree to extend the cover shown in your current schedule under Section 1 – Liability to others and/or Section 2 – Your vehicle to include the driving or use of the vehicle outside the United Kingdom. A revised schedule will be issued and we will, if necessary, issue you a green card.

The cover provided will be subject to

- i) each trip starting and ending in the United Kingdom
- ii) the vehicle being
  - a) driven or used only for social, domestic and pleasure purposes and not as a taxi, PHV or PSV unless specifically agreed and stated in your schedule
  - b) registered in the United Kingdom and recorded on the MIPD
- iii) you and the driver are ordinarily resident in and your business as well as any additional occupations shown in the schedule being based the United Kingdom
- iv) the required additional premium and any applicable excesses are paid
- v) all the terms, conditions, exclusions, limitations and excesses of the policy.

## DRIVING OTHER VEHICLES – OPTIONAL COVERS

*Your schedule will show which of these covers is in force. If applicable, cover under Section 2 – Your vehicle will only apply if all your taxis, PHVs, PSVs and/or vehicles shown in the schedule have comprehensive cover.*

### 1 Driving other taxis, PHVs and PSVs

We will extend Section 1 – Liability to others and, provided that your taxis, PHVs or PSVs have comprehensive cover (i.e. covers A, B, C, D and E as detailed on page 13 are all operative), Section 2 – Your vehicle to cover an incident involving a taxi, PHV or PSV not insured by this policy whilst a driver named against this extension in the schedule is personally driving or using it with the permission of the owner in connection with your business in the area in which you are licensed to operate provided that

- a) this is allowed by the current certificate of motor insurance and subject always to the limits, terms, conditions and exclusions of the policy
- b) the taxi, PHV or PSV is
  - 1 registered, taxed, insured and recorded on the MIPD in the owner's name
  - 2 driven or used by you for no more than 7 consecutive days unless the schedule shows that we have agreed to an extended period

- c) the **taxi, PHV or PSV** is not
  - 1 owned by or hired to **you** under a hire purchase, self-drive hire, credit hire or lease agreement
  - 2 available to **you** on a regular basis
  - 3 a **motorcycle, minibus or coach**
  - 4 being test driven or evaluated by **you**
- d) **your own taxi, PHV or PSV**
  - 1 is still owned by **you** and has not been sold or disposed of
  - 2 is not the subject of a **total loss claim**
- e) the amount **we** pay under Section 2 - Your vehicle, is limited to the **market values of your taxis, PHVs or PSVs** less the applicable **excesses(es)** or where cover is provided by any other insurance, more than any **excesses(es)** under such insurance for which **you** are held responsible.

## 2 Driving other vehicles (other than taxis, PHVs, PSVs and minibuses)

**We** will extend Section 1 – Liability to others and, provided that all insured **vehicles** have comprehensive cover (i.e. covers A, B, C, D and E as detailed on page 13 are all operative), Section 2 – Your vehicle to cover an incident involving a **vehicle** not insured by this **policy** whilst a driver named against this extension in the **schedule** is personally driving or using it in the **United Kingdom** with the permission of the owner for social, domestic and pleasure purposes

provided that

- a) this is allowed by the current **certificate of motor insurance** and subject always to the limits, terms, conditions and exclusions of the **policy**
- b) the borrowed **vehicle** is
  - 1 registered, taxed, insured and recorded on the **MIPD** in the owner's name
  - 2 driven or used by **you** for no more than 7 days unless the **schedule** shows that **we** have agreed to an extended period
- c) *the borrowed vehicle is not*
  - 1 *owned by or hired to you under a hire purchase, self-drive hire, credit hire or lease agreement*
  - 2 *available to you on a regular basis*
  - 3 *taken outside the United Kingdom without our written agreement*
  - 4 *a taxi, PHV, PSV, minibus, coach, quad bike or any vehicle with a gross vehicle weight over 3.5 tonnes*
  - 5 *being test driven or evaluated by you*
- d) **your own vehicle** is
  - 1 insured by this **policy**
  - 2 still owned by **you** and has not been sold or disposed of
  - 3 not the subject of a **total loss claim**
- e) the amount **we** pay under Section 2 - Your vehicle, is limited to the **market values of your taxis, PHVs or PSVs** less the applicable **excesses(es)** or where cover is provided by any other insurance, more than any **excesses(es)** under such insurance for which **you** are held responsible.

## 3 Chauffeurs driving customer cars

**We** will extend Section 1 – Liability to others and, provided that all **your vehicles** have comprehensive cover (i.e. covers A, B, C, D and E as detailed on page 13 are all operative), Section 2 – Your vehicle to cover an incident involving a customer's **car** not insured by this **policy** whilst a driver named against this extension in the **schedule** is personally driving or using it as a chauffeur in the **United Kingdom** with the permission of the owner in connection with **your business**

provided that

- a) this is allowed by the current **certificate of motor insurance** and subject always to the limits, terms, conditions and exclusions of this section and the **policy** as a whole

- b) the customer's **car** is not
  - 1 owned by or hired to **you** under a hire purchase, self-drive hire, credit hire or lease agreement
  - 2 available to **you** for any other purpose
  - 3 being test driven or evaluated by **you**
- c) the customer's **vehicle** is registered, taxed, insured and recorded on the **MIPD** in the owner's name
- d) **your own vehicle** is
  - 1 still owned by **you** and has not been sold or disposed of
  - 2 not the subject of a **total loss claim**
- e) the amount **we** pay under Section 2 - Your vehicle, is limited to the **market values** of **your taxis, PHVs or PSVs** less the applicable **excesses(es)** or where cover is provided by any other insurance, more than any **excesses(es)** under such insurance for which **you** are held responsible.

## SECTION 1 – LIABILITY TO OTHERS

### The cover

**We** will insure **you** for all of the amounts **you** may be legally liable to pay for accidental

- a) death of or **injury** to other people
- b) damage to property up to the limit specified in the **schedule** caused by, or arising out of, the use (including the loading and unloading) of any **vehicle** (including any attached **trailer** that you **are** towing) shown on the **certificate(s) of motor insurance** issued under this **policy**, where that use is in the **United Kingdom** and is
  - 1 on a road or other public place
  - 2 temporarily parked in the course of a journey, or
  - 3 garaged or parked at the **trade premises** or home.

Where the **vehicle** is used outside the **United Kingdom**, but within the **territorial limits**, the cover will be for the applicable minimum third party indemnity limit required to comply with the relevant laws relating to the compulsory insurance of **vehicles** in that country, or as otherwise shown in **your schedule**.

#### 1 Driving your vehicle

**you** driving, using or being in charge of the **vehicle**

#### 2 Other people driving or using your vehicle with your permission

- a) any other person specified in the **schedule** using, driving or being in charge of the **vehicle** with **your** permission
- b) any passenger travelling in, getting into or out of the **vehicle** provided this is allowed by the current **certificate of motor insurance** and has not been excluded by **endorsement**, exclusion or condition.

#### 3 Towing

the **vehicle** being used to tow a **trailer** or **disabled vehicle** provided this is allowed by law and the manufacturer's towing limit is not exceeded

*excluding any trailer or disabled vehicle*

- i) *being towed in return for money or reward*
- ii) *not properly secured to **your vehicle***
- iii) *when more than one trailer or disabled vehicle is being towed.*

#### 4 Bike carriers, luggage and ski racks

the attachment to **your vehicle** of a bike carrier, luggage and/or ski rack

*excluding any*

- i) *rack or carrier not properly secured to **your vehicle***
- ii) *incident which does not take place during a journey.*

## Section extensions

### 1 Legal personal representatives

We will deal with a **claim** made against the estate of any deceased person insured by this policy provided that the **claim** is covered.

### 2 Additional costs and fees

We will, at our option, pay for

- a) legal fees for representation at any coroner's inquest, fatal accident inquiry, court of summary jurisdiction or indictment in a higher court
- b) the cost of defending any proceedings against **you** for manslaughter or causing death by dangerous, careless or inconsiderate driving up to a limit of £10,000 inclusive of VAT if applicable
- c) emergency treatment fees as required under the **Road Traffic Acts** (if this is the only payment **we** make, **your** no claim bonus will not be affected)
- d) all other costs and expenses incurred with **our** written consent.

### 3 Passenger personal effects and luggage

We will pay up to £500 per passenger for the **personal effects** of any passenger for which **you** are legally responsible up to a maximum of £2,000 for any one **claim** provided that

- i) **you** pay the first £50 of any **claim**
- ii) there is no other insurance in force to cover the loss or damage.

### 4 Taxi business public liability

We will pay up to a limit of £10,000,000 for any one **claim** for all the amounts **you** may be legally liable to pay as damages for accidental

- a) death of or **injury** to and invasion of the right of privacy, wrongful arrest, false imprisonment and false eviction of any person not employed by **you**

- b) damage to property

arising directly from **your business** including

- 1 costs and expenses incurred with **our** written consent
- 2 legal liability arising out of **your** contract with any person, **business**, organisation or local authority for the performance of work or services but only to the extent required by the contract conditions and provided that **we** retain complete control of any **claim**

*excluding*

- i) *legal liability arising from any*
  - 1 **vehicle** owned, leased, hired, used or worked upon by **you**
  - 2 property and/or premises owned, leased, rented, hired and/or occupied by **you**
  - 3 product, including food and drink, sold or supplied by **you** or for which **you** are legally responsible
- ii) any **excess** shown in the **schedule**
- iii) any death, **injury** or damage occurring outside the area(s) in which **you** are licensed to operate
- iv) death of or **injury** to any **employee**
- v) *legal liability arising from any*
  - 1 other **business** owned and/or operated by **you** whether or not related to **your business**
  - 2 wilful, malicious or criminal act
  - 3 attack on a passenger
- vi) loss of or damage to passengers' **personal effects** and luggage for which **you** are legally responsible other than as provided for in Extension 3 above
- vii) any legal liability incurred including death or **injury** caused by the provision of treatment or administration of drugs to a person in **your** care suffering from a known medical condition where **you** have agreed to provide such treatment as part of **your** contract to transport that person
- viii) liability originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a communicable disease or the fear or actual or perceived threat of a communicable disease, including any costs to clean-up, detoxify, remove, monitor or test for a communicable disease.

## Optional extension

Your schedule will show if this optional extension is in force.

### Employers' liability

#### Definitions

#### Costs and expenses

All legal costs, fees and expenses incurred by **you** with **our** written consent in the investigation, defence or settlement of any **claim** which would be covered under this part of the **policy** including any costs arising out of

- i) **your** legal representation at any coroner's inquest or fatal accident inquiry
- ii) any proceedings brought in a court of summary jurisdiction or an indictment in any higher court in respect of an alleged breach of statutory duty resulting in death, **injury** or damage
- iii) any claimant's legal costs for which **you** are responsible.

#### The cover

We will indemnify **you** against legal liability to pay **costs and expenses** if, during the **period of insurance**, an **employee** dies or sustains **injury** arising out of and in the course of employment by **your business**. We will, for any one **claim**, pay up to

- a) £5,000,000 for death or **injury** directly or indirectly caused by, resulting from or connected with any **act of terrorism** or action taken in controlling, preventing, suppressing or in any way relating to an **act of terrorism**

or

- b) £10,000,000 for death or **injury** from any other cause

*excluding*

- i) *any death or **injury** occurring outside the **United Kingdom***
- ii) *the use by **you** of a **vehicle** on a highway, road or area to which the public have access where such death or **injury** is caused by or arises out of the **employee** being carried in or on, getting into, onto or out of a **vehicle** where compulsory insurance or security is required under **Road Traffic Act** legislation*
- iii) *any activity relating to the sponsorship or organisation of and/or participation in or practising for any motor competition, race, speed, reliability or other trial or performance test other than road safety rallies or treasure hunts*
- iv) *work on, travelling or visits to or from offshore installations or support vessels.*
- v) *liquidated damages, penalty clauses and fines.*

### Additional covers

#### 1 Court attendance

Where **we** have requested attendance, **we** will compensate **you** up to a maximum of £250 per day for any partner, principal or director and £150 per day for any **employee** attending court as a witness in connection with a **claim**.

#### 2 Indemnity to others

At **your** request, **we** will extend cover to

- i) any of **your business** partners, principals, directors or **employees** and, if necessary, their personal representatives, in respect of legal liability for which **you** would have been entitled to indemnity under this extension had the **claim** been made against **you**
- ii) any person, **business**, organisation or local authority for whom **you** are carrying out a contract in respect of legal liability arising solely out of the performance of the contract but only to the extent required by the contract terms

provided that

- a) each person claiming indemnity
  - 1 is not entitled to indemnity under any other policy
  - 2 observes the terms, conditions and exclusions of this **policy** insofar as they can apply
- b) **we** retain complete control of all **claims**
- c) where **we** are required to indemnify more than one party, **our** total liability will not exceed the limits stated above.

### 3 Injury to working partners and proprietors

We will extend the indemnity to include death or **injury** sustained by any working director, partner or proprietor of the **business** whilst working in connection with the **business** provided that

- a) the death or **injury** is caused by the negligence of another working partner, proprietor or **employee** of the **business** whilst working in the **business** and
- b) there is a valid right of action in negligence against the person responsible for the **injury**.

### 4 Health and Safety legislation – legal defence costs

We will, provided that our total liability does not exceed the limits stated above, indemnify **you** in respect of

- a) legal fees and expenses incurred with our written consent for defending proceedings and appeals
- b) prosecution costs awarded against **you** arising from any health and safety enquiry or criminal proceedings for any breach of the Health and Safety at Work etc. Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978, the Corporate Homicide Act 2007 and any amending or subsequent legislation

*excluding*

- i) *proceedings*
  - 1 *which do not relate to an actual or alleged act, omission or incident committed in the United Kingdom during the period of insurance and in the course of the business*
  - 2 *resulting from or as a consequence of a deliberate or intentional act or omission*
  - 3 *relating to the health and safety of anyone other than an employee*
- ii) *an appeal unless advice has been obtained from counsel that the appeal has a strong prospect of success*
- iii) *any appeal against any fine, penalty or remedial or publicity order*
- iv) *costs incurred as a result of the failure to comply with any remedial or publicity order*
- v) *proceedings arising out of any activity or risk excluded from this part of the policy*
- vi) *any payment where indemnity is provided by any other insurance*
- vii) *the fees of any solicitor or counsel appointed by or on behalf of anyone entitled to indemnity unless we have agreed that appointment.*

### 5 Unsatisfied court judgements

We will, at your request, pay **employees** or their personal representatives the amount of damages and taxed costs awarded for death or **injury** by a court in the **United Kingdom** against a company, partnership or any person conducting a business which remains unpaid six months after the date of the award

provided that

- a) the most we will pay in any one **period of insurance** is £250,000
- b) the death or **injury** was sustained in the course of the **employee's** employment by **you** during any **period of insurance**
- c) there is no appeal outstanding against the judgement
- d) the **employees** or their personal representatives agree to assign the judgement to **us** and to repay to **us** any part of the award subsequently recovered
- e) there is no other insurance in force to cover such payment.

## SECTION EXCLUSIONS

*This section does not cover*

- 1 Death of or **injury** to any **employee** arising out of or in the course of that person's employment by **you** or any other party claiming indemnity except as required by the relevant laws applicable to the driving of **vehicles** unless **your schedule** shows **your policy** has been extended to include employers liability
- 2 Loss of or damage to property owned by or in the custody or control of **you**, any passenger or any other party claiming indemnity under this **policy**
- 3 Death, **injury**, loss or damage arising from the use of any
  - i) tools, goods and/or associated equipment being carried in or on **your vehicle**
  - ii) **personal effects**, mobile telephone, communication, photographic, portable media, computer and/or associated equipment whilst the **vehicle** is being driven
- 4 Death of or **injury** to any person or damage to property occurring beyond the limits of any highway, road or area to which the public have access in connection with
  - i) bringing a load to the **vehicle** and/or attached **trailer** for loading
  - ii) taking away a load from the **vehicle** and/or attached **trailer** by any person other than the driver or attendant of the **vehicle**
- 5 The **vehicle** itself and/or the towed or carried **trailer** or **disabled vehicle** and/or its contents.

## SECTION 2 – YOUR VEHICLE

*Your schedule will show whether this section is in force and which of the Covers A, B, C, D and E are operative.*

### The cover

We will insure **your vehicle** against loss or damage in the **United Kingdom** and any other country in the **territorial limits** in which cover is operative during the **period of insurance** caused by

- A Accidental damage *other than malicious damage or vandalism*
- B Malicious damage and vandalism
- C Fire, lightning, self-ignition and explosion
- D Theft or attempted theft or the taking or attempted taking of a **vehicle** without lawful authority
- E Storm, hail or flood.

We will, if requested, ignore any driving or use restrictions stated in the **schedule** and **certificate of motor insurance** and will give **you** the full cover in force under this section whilst **your vehicle** is in the care of

- a) the motor trade for service, repair, cleaning, testing, examination or recovery
- b) an employee of a hotel, restaurant, car park or **vehicle** parking service to be parked and returned
- c) a transport operator for loading on to or unloading from aircraft, ships, trains or other conveyances

provided that **our** rights of recovery are not prejudiced.

### Making a claim

*Please see Making a claim on page 2 and General conditions 1, 2 and 3 on page 18 for detailed information about how to make and manage a **claim**.*

#### 1 Repairs

**Your vehicle** may be repaired either by a competent repairer of **your** choice or by one of **our** approved repairers.

If **we** cannot reach an agreement with **your** choice of repairer over costs, **we** reserve the right to

- a) arrange for a repairer of **our** choice to carry out the work or
- b) pay **you** the amount **our** repairer would have charged less the applicable **excess(es)**.



## 2 Making a theft claim

So that **we** can facilitate the speedy handling and settlement of **your** theft claim, **you** must send **us**

- i) the **vehicle** registration documents
- ii) the MOT certificate, if applicable
- iii) a copy of the hire purchase or leasing documents or the name, address and reference number of the finance company
- iv) the purchase receipt
- v) photographs of the **vehicle** if **you** have any
- vi) all **keys** to the **vehicle**
- vii) crime reference number
- viii) if applicable, confirmation of the registered ownership of the **vehicle's** personalised number plate

All **keys** must be received by **us** before the final settlement of the claim.

## How we will settle your claim

### The vehicle

If the **vehicle** is lost, stolen or damaged, **we** will, subject to the deduction of the applicable **excess(es)** and at **our** option repair, replace or reinstate the **vehicle**.

The amount **we** will pay is the **market value** but not exceeding the indemnity limit or value shown in the **schedule**.

### Recovery and delivery

**We** will, at **our** discretion, pay up to £1,000 inclusive of VAT for the reasonable and necessary costs of

- i) protecting the **vehicle**
- ii) moving the **vehicle** if it
  - a) is a **total loss**, to free and safe storage whilst **our** investigations are carried out
  - b) cannot be driven, to the nearest approved repairer, **your** home or the **trade premises**
- iii) delivering it back to the **trade premises** or **home** in the **United Kingdom** once repairs have been completed.

### Work carried out by you

Where, by agreement, the work is to be carried out by **you** in **your** own repair shop or that of a **business** in which **you** are the owner, director or partner, a deduction of 10% will be made from the cost of labour and manufacturers' parts agreed by the independent **vehicle** assessor at the time of inspection.

### Total loss

Where a **claim** for a **vehicle** is agreed on a **total loss** basis, the salvage becomes **our** property and **we** will arrange for its immediate disposal. If the **vehicle** is not classified as irreparable **you** may, if **we** agree, purchase the salvage. In the event that the **claim** is not covered, **we** will pay **you** the amount received for the salvage plus any interest earned. Any cash settlement **we** offer will be subject to the deduction of the applicable **excesses**.

### Hire purchase or leasing agreements

If, to **our** knowledge, the **vehicle** does not belong to **you** or is the subject of a hire purchase or leasing agreement, **we** will, in the event of a **total loss**, make the payment, less any **excess(es)** if any, to the legal owner, whose receipt will be a full and final discharge to **us**.

### New vehicle replacement

If the **vehicle** is damaged or stolen within twelve months of its purchase as new and its mileage is under 15,000, **we** will replace it with a new one of the same make, model and specification provided that

- a) the damaged **vehicle** is a **total loss** or, if stolen, has not been recovered
- b) if the same **vehicle** is no longer in production and/or is not available in the **United Kingdom**, **we** will pay **you** the lower of
  - i) the invoice price **you** paid for the **vehicle**



- or
- ii) the cost (including taxes) of the nearest equivalent model and specification currently available in the **United Kingdom** from the same manufacturer
  - c) the first registered owner of the **vehicle** is the **policyholder**, the **policyholder's spouse** or the manufacturer or supplying dealer if the mileage at the time of purchase was less than 250 miles and the **vehicle** was not an ex-demonstration model or sold as 'nearly new'
  - d) the **vehicle** is owned or was purchased under a hire purchase agreement by **you** or **your spouse** *but not if the vehicle is subject to any type of lease or contract hire agreement where ownership of the vehicle is not passed on*
  - e) any interested finance company gives **us** their agreement.

#### **Imported parts and accessories**

If, following loss or damage, any replacement parts or **accessories** cannot be obtained in the **United Kingdom**, the most **we** will pay is the cost of comparable items which can be obtained from a supplier in the **United Kingdom**.

#### **Obsolete parts**

If, following loss or damage, any replacement parts are found to be obsolete or unobtainable in the **United Kingdom**, the most **we** will pay is the cost of comparable items available from a supplier in the **United Kingdom**.

#### **Personal number plates**

In the event of a **total loss claim**, **we** will return the **vehicle's** cherished, personalised number plate to the registered owner provided that

- i) **you** advise **us** that **you** wish **us** to do so when **you** make the claim
- ii) ownership is confirmed.

### **Extensions**

*Your schedule will show which of these extensions is in force.*

#### **1 Windscreen, sunroof and window damage**

For windscreen repairs and replacement, telephone **0330 124 6546** at any time

**We** will, if **your vehicle** has comprehensive cover (i.e. Covers A, B, C, D and E as detailed on page 13 are all operative), pay up to the limit stated in the **schedule** in any one **period of insurance** for the cost of replacing or repairing

- a) damaged glass in the **vehicle's** windscreen, sun roof or windows
- b) any scratching of the bodywork caused solely by the breakage of the glass or the repair itself.

The applicable **excess** shown in the **schedule** for this extension will not be applied if **you** use **our** appointed supplier to repair the windscreen or if any other **excess** is applied because of additional damage.

If **you** choose not to use **our** appointed supplier to replace or repair **your** windscreen an additional **excess** of £50 will be charged for replacement and £10 **excess** if repaired.

A **claim** under this extension will not affect the applicable no claim bonus.

#### **2 Accessories and in-vehicle equipment**

**We** will, at **our** option, repair, replace or pay up to £1,000 for any **accessories** and/or **in-vehicle equipment** stolen or damaged

provided that

- i) the **vehicle** itself has been stolen or a visible attempt has been made to steal it
- ii) the most **we** will pay for any item is the reasonable cost of replacing it with a comparable one of similar type and condition
- iii) where there is no **claim** for loss of or damage to the **vehicle** itself, **you** pay the applicable **excess**
- iv) the items are not more specifically insured.

### 3 Signwriting

We will, if your taxi, PHV or PSV sustains damage to its signwriting or is stolen and not recovered, pay up to £1,000 for restoration, repainting or new signwriting provided that

- i) where there is no claim for loss of or damage to the vehicle itself, you pay the applicable excess
- ii) you alone are responsible for the signwriting costs.

### 4 Lock replacement

If the keys to the vehicle are lost, stolen, broken or the locks are damaged by theft, attempted theft, vandalism or malicious damage we will pay up to £500 in any one period of insurance to replace the keys and, where necessary, the

- 1 door, boot and hatchback locks
- 2 the ignition and/or steering lock
- 3 the lock transmitter and central locking interface

*but not*

- a) any loss, damage or theft not reported to the police
- b) the cost of replacing the vehicle's alarms or other security devices.

### 5 Fare money, driver's personal effects and sports equipment

We will pay up to

- a) £500 for loss of fare money whilst you are in your taxi, PHV or PSV or whilst in your personal possession during a shift

*excluding any claim for*

- i) fare money left in the vehicle whenever you are not in it
- ii) loss of value and/or shortages

- b) £500 for loss of or damage to your personal effects and sports equipment in your taxi, PHV or PSV

*excluding any claim for*

*loss or damage whilst the vehicle is unattended unless the keys have been removed, all windows are closed, all doors and other openings are shut and securely locked and the personal effects are secured in the closed glove compartment, locked boot or, if the vehicle is an estate car or hatchback, under the top cover and out of view*

provided that

- i) you pay the first £50 of any claim
- ii) all losses are reported to the police within 24 hours of discovery
- iii) any theft or attempted theft involves the use or threat of force or violence
- iv) you take all reasonable precautions to safeguard the fare money, your personal effects and sports equipment
- v) there is no other insurance in force to cover the loss or damage.

## Optional extensions

*Your schedule will show which of these optional extensions is in force.*

### 1 Total loss additional premium waiver

We will, where we have paid a total loss claim for a taxi, PHV or PSV listed against this extension in the schedule, offset the remaining annual premium calculated on a pro-rata basis against the premium required for its replacement. However, we will not apply the waiver if the replacement taxi, PHV or PSV is itself the subject of a total loss claim in the same period of insurance.

## Section exclusions

*This section does not cover*

- 1 Hire charges of any sort incurred by you whilst your own vehicle is being repaired or treated as a total loss regardless of who has deemed that your vehicle is repaired or treated as a total loss

- 2 *If you have comprehensive cover we will refuse to take over the management of your repair or total loss claim if you elect to have your own vehicle repaired or treated as a total loss by anyone except us*
- 3 *Loss of value following repair, wear and tear, mechanical or electrical breakdown, failures and breakages*
- 4 *Any indirect losses arising from your inability to use the vehicle*
- 5 *Damage to tyres unless caused by an accident*
- 6 *Damage due to liquid freezing unless you have taken reasonable precautions to prevent such damage and in accordance with the manufacturer's instructions*
- 7 *Any extra costs incurred due to any parts or replacements not being available from stock held in the United Kingdom*
- 8 *Repairs or replacements which improve the condition of the vehicle or its accessories or in-vehicle equipment unless you make a contribution towards the repair or replacement*
- 9 *Theft or attempted theft including from an unattended vehicle unless*
  - a) *you have taken reasonable precautions to protect the vehicle*
  - b) *the keys are in your personal custody or have been stowed securely and not left in or on the vehicle*
  - c) *the windows, doors or other openings have been closed and securely locked*
  - d) *if a convertible, the roof or hood is fitted, closed and fully secured*
  - e) *the alarms, immobilisers, steering locks, tracking or locating systems and other security devices including those required by us are in efficient working order and have been brought into operation*
  - f) *you have removed from view any accessories and in-vehicle equipment designed to be wholly or partly removable or portable*
  - g) *there is evidence of forcible and violent entry or exit*
- 10 *Loss or damage arising during or as a consequence of*
  - a) *earthquake occurring anywhere other in the United Kingdom or a member state of the European Union*
  - b) *riot or civil commotion in Northern Ireland or in any country which is not either the United Kingdom or a member state of the European Union or the European Economic Area unless you can prove to our satisfaction that these were not the cause of the loss or damage*
  - c) *the operation of a tipping device and or as a tool of trade except as a taxi or private hire vehicle*
- 11 *Loss or damage resulting from or as a consequence of*
  - a) *the wrong fuel or any other substance being put into the vehicle*
  - b) *frost damage to the air conditioning system*
  - c) *the vehicle being confiscated, impounded or destroyed by or under the order of any government, public or local authority*
  - d) *mechanical, electrical or computer breakdown or wear and tear*
- 12 *Any vehicle repossessed by its rightful owner including any loss or damage arising during or as a consequence of its repossession*
- 13 *Storage Charges*
  - a) *if following damage the vehicle is stored at the trade premises and/or on a property owned and/or occupied by you or the business*
  - b) *incurred as a result of damage and/or repairs to the vehicle where a claim is not notified to us and/or not managed by us.*
  - c) *incurred by you without our authorisation, where you have failed to notify us within 48 hours of the vehicle being stored, that storage charges are being accrued.*

## GENERAL CONDITIONS

*The following conditions apply to this **policy** as a whole except where specifically varied in any part or section. In addition some parts and sections have their own specific conditions which should be read carefully as they will affect the cover provided particularly with regard to the cancellation of this **policy**.*

### 1 Claims notification and management

You must, when an incident occurs which may result in a **claim**

- i) within 48 hours of the occurrence or discovery advise **us**, initially by telephone and then in writing, of all incidents including assault, **road rage** or altercations which may result in a **claim** regardless of whether or not **you** are responsible
- ii) unless a different notification period is stated in the **schedule**, within 24 hours of discovery tell the police about all incidents of **injury**, theft, attempted theft, vandalism, malicious acts, assault or **road rage** and obtain a crime reference number
- iii) within 48 hours of the incident, provide **us** with all camera and telematics records, footage and/or memory cards
- iv) not admit to, negotiate any payment or refuse any **claim** without **our** written consent
- v) notify **us** in writing immediately **you** or **your** personal legal representative becomes aware of any impending prosecution, inquest or fatal accident inquiry involving anyone covered by this **policy**
- vi) immediately send **us** unanswered every writ, summons, legal process or other communication **you** receive about a **claim**
- vii) provide sufficient information to substantiate the **claim** including, if requested, the original purchase receipt and proof of the seller's identity
- viii) at **your** own expense, provide all other details, information and evidence **we** may require.

### 2 Late reporting of claims

All incidents which may give rise to a **claim** for compensation from third parties not advised to **us** within 48 hours of the occurrence or discovery are considered to be a late notification. Therefore, if **we** have to pay increased compensation and/or costs due to **our** obligations under the **Road Traffic Acts**, **we** may

- i) require **you** to reimburse any additional amounts **we** have had to pay
- ii) for **vehicle claims**, retain any premium refund due to **you**
- iii) request payment of the late notification **excess** shown in the **schedule**
- iv) cancel **your policy** by invoking General condition 11 – Cancellation on page 20.

In addition, **your claim** for damage to **your vehicle** may be prejudiced and **you** may forfeit any accrued no claims bonus.

### 3 Conduct of claims

**We** are, for any **claim** under this **policy**, entitled to

- i) conduct, defend or settle any **claim** in **your** name and at **our** expense
- ii) exercise full discretion in the conduct of any proceedings or the settlement of any **claim**
- iii) for **our** benefit and at **our** expense, take proceedings in **your** name to recover any payments **we** have made
- iv) receive all the necessary information, proofs and assistance **we**, **our** duly appointed agents and/or legal representatives may require including a statutory declaration of the truth of the **claim** and any matter connected with it
- v) co-operation from **you**, **your family** and anyone else entitled to indemnity under this **policy**.

### 4 Subrogation

In the event of a **claim**, **you** must in **your** name and at **our** request and expense, take and permit to be taken all the steps required to enforce rights and remedies against any other party whether such steps are or become necessary before or after any payment is made by **us**.

### 5 Fraud

If **you**, anyone acting on **your** behalf or any other insured person makes a **claim** which is in any way fraudulent. **We**

- i) will not pay the **claim**
- ii) will seek to recover from **you** any costs **we** have incurred

- iii) may treat the **policy** as void from the time of the fraudulent act
- iv) will retain any premiums paid by **you**
- v) may tell the police.

Fraud may include

- a) statements which are deliberately false, intentionally inflated or exaggerated
- b) documents given to **us** which are false, forged or stolen
- c) **claim** details and/or information given to **us** which is inaccurate, falsified, misrepresented or has been withheld
- d) wilfully causing loss, damage or **injury**.

## 6 Your duty of care

**You** must

- i) take all reasonable steps to
  - a) prevent loss, damage, malicious damage, vandalism, accident, death and/or **injury**
  - b) maintain all **vehicles** in an efficient and roadworthy condition and allow **us** access to examine them at any reasonable time
  - c) protect and keep safe and secure all **vehicles**, and insured property
  - d) observe and comply with all statutory and/or public authority legislation, regulation, requirements and obligations
- ii) not leave **keys** in or on any **unattended vehicle**.

## 7 Condition of vehicles

If the condition of a **vehicle** causes or contributes to an accident or **injury**, cover will be restricted to **our** liability under the **Road Traffic Acts**. **We** reserve the right to recover any costs from **you**, the driver or any other party who may have affected its condition.

## 8 Notifying changes and non-compliance

**You** must notify **us**

- i) any changes to
  - a) the information given to **us** which may affect this insurance within 14 days (see Supplying information and notifying changes on page 26 for examples)
  - b) the use(s) of the **vehicle(s)** immediately
- ii) **your** inability to comply with any of the terms and conditions of this **policy**.

Should **we** become aware of any change or non-compliance which may affect this **policy**, **we** reserve the right to

- cancel **your policy** and/or
- not pay any **claim** in part or in full and/or
- revise the premium and/or change an **excess** and/or
- revise the extent of cover or the terms, conditions and/or exclusions of this **policy**.

If it becomes necessary for **us** to cancel this **policy**, **we** will do so as outlined in General condition 11 – Cancellation on page 20.

## 9 How we process and use your information

The information **you** supply may be used for insurance administration, management information including portfolio assessment, risk assessment, performance and management reporting, debt collection, offering renewal, research and statistical analysis by **Tradex**, its associated companies and agents, by other participating **insurers** and suppliers and **your** insurance intermediary, disclosed to regulatory bodies for monitoring and/or enforcing the **insurers'** compliance with any regulatory rules and codes of conduct, shared with other insurers either directly or via those acting for them such as loss adjusters, surveyors and investigators and shared with and checked against various databases, credit reference agencies, fraud prevention agencies and public bodies including the police. (For further detail, see the privacy notice on page 27.)

## 10 Cooling off period

**We** hope **you** are happy with **your policy** but if **you** are not and decide not to proceed, **you** have 14 days from the date **you** receive **your policy** to cancel. Any refund given will be subject to a charge for the period that cover has been in force. If **you** cancel this **policy** **we** will charge a minimum of £35 plus **IPT** to cover the administrative cost of providing this **policy**. If a **claim** has been made or an incident which may give rise to a **claim** has occurred, the full annual premium remains payable and no refund will be allowed.

## 11 Cancellation

This **policy** may be cancelled by

- i) you giving **us** written instructions
- ii) **us** sending **you** a cancellation notice by recorded delivery letter to the address shown in **your schedule** or **your** last known address
- iii) **us** if **you** pay **your** premium in instalments by any kind of deferred payment scheme and fail to make a payment when it is due
- iv) **us** if **you** or anyone else covered by this insurance have not met the terms and conditions of the **policy**
- v) **us** if **you** have not provided the documentation requested by **us**, **your** broker or agent
- vi) **us** if **your** circumstances change and **we** are no longer able to provide cover
- vii) **us** if **you** misrepresent or fail to disclose information that is relevant to **your** insurance
- viii) **us** where **we** reasonably suspect fraud
- ix) **us** where **you** fail to comply with the conditions of the **policy**.

A proportionate refund of premium will be allowed unless

- a) a **claim** has been made or there has been an incident which may give rise to a **claim**
- b) the **period of insurance** is less than 12 months.

### Important notes

In accordance with The Motor Vehicle Order 2010 (Electronic Communication of Certificates of Insurance), **you** may cancel the **policy** by sending a formal electronic notice to confirm the date and time **your** cover ceased to

**compliance@tradexinsurance.com**

If **we** cancel **your policy** **we** will provide **you** with seven days notice of termination to **your** last known address as shown in **your policy schedule**.

If **you** pay **your** premiums by instalments and fail to pay an instalment **your policy** may be cancelled within 7 days of the failure to pay and **we** may exercise **our** right to collect the outstanding balance of the premium.

## 12 Monthly policies

Where **your schedule** and/or **certificate of motor insurance** shows that the **policy** provides only one month's cover for each premium paid, **you** must pay that premium when it is due otherwise **we** may cancel the **policy** from that date.

## 13 Other insurances

If, at the time a **claim** is made under this **policy**, another insurance exists that would cover the same loss, damage or liability, **we** will only pay **our** share of the **claim** except where stated otherwise in this **policy**.

## 14 Policy charges

If **you** make any alterations to this **policy** or request a duplicate **certificate of motor insurance** during the **period of insurance**, **we** may levy a **policy** charge of £35 plus IPT per amendment or copy.

## 15 No claim bonus

**We** will, if applicable and depending on the number of **claims** arising during each twelve month **period of insurance**, increase or reduce the annual renewal premium in accordance with the standard and protected bonus scales which apply at the time. The percentage discounts which the bonuses represent are **our** standard scales shown in the **schedule**. The bonus allowances will be at **our** sole discretion and **we** may reduce **your** bonus if **we** are still investigating a **claim** at renewal.

If **we** have not received proof of **your** no claim bonus from **your** current or previous insurer within 30 days of cover starting, **we** may, at **our** option charge an additional premium and/or cancel the **policy**.

Where **you** have protected **your** no claim bonus and **you** have made a **claim** during the **period of insurance** **we** may increase **your** premium at renewal.

Both standard and protected no claim bonuses

- a) will be applied, depending on the basis on which the premium has been calculated, as if a separate insurance had been issued for each **vehicle** or driver shown in the **schedule**

- b) cannot be
  - i) earned if the **period of insurance** is less than twelve months
  - ii) transferred to another person or business
  - iii) transferred to another **vehicle** following a **total loss** unless **we** agree otherwise.

When calculating the no claim bonus, **we** will disregard those **claims** where **we** are able to make a full recovery of **our** outlay.

## 16 Excesses

Where **excesses** are shown in the **schedule** and/or elsewhere in this part of the **policy**, **you** have agreed to pay these for each incident of loss, damage or liability. Certain **excesses** are cumulative depending on the type and circumstances surrounding a particular **claim**. In most cases **we** will deduct the total **excess** amount from the settlement **we** make but, where **we** are obliged to settle a third party property **claim** in full without deducting any applicable **excess(es)**, **we** will claim back the amount from **you** and **you** agree to pay it to **us** without delay. Failure to do so may result in the cancellation of the **policy**.

## 17 Emergency, medical and overnight expenses

If **you** or any passenger in **your vehicle** is injured as a direct result of an accident, **we** will

- i) reimburse **you** for any payments made for emergency treatment under any **Road Traffic Act** (if this is the only payment **we** make, **your** no claim bonus will not be affected)
- ii) pay up to
  - a) £250 per injured person and £1,000 in all for medical expenses *other than physiotherapy treatment, arising from the accident*
  - b) £250 per injured person and £1,000 in all for treatment from a chartered physiotherapist provided that **we** have agreed the course of treatment in advance
  - c) £250 in total towards necessary overnight hotel expenses incurred by the driver and passengers in **your vehicle** if it cannot be driven after an insured accident or loss.

## 18 CCTV and telematics

Where **your schedule** shows that **you** are required to or have, in order to obtain a premium discount, elected to have a camera, digital CCTV recording system and/or telematics fitted in or to a **vehicle**, **you** must

- i) ensure that these
  - a) have been installed and are being used in accordance with manufacturers' requirements and instructions for their correct operation
  - b) are fully operational and activated at all times
- ii) keep all maintenance contracts and/or service subscriptions in force.

## 19 Motor Insurance Policy Database disclosure

Where a **vehicle** is registered with the DVLA/DVA, its details must be added to the MIPD which is managed by the Motor Insurers' Bureau (MIB). If the registration number is not shown correctly on **your policy** documents or **you** cannot find **your vehicle** on the MIPD at [www.askmid.com](http://www.askmid.com), **you** must contact **us** immediately.

It is equally important that **vehicle** registration numbers are removed from the MIPD when a **vehicle** is sold. Leaving a sold **vehicle** on MIPD may leave **you** liable to penalties including points being added to **your** driving licence, and could also mean a third party claimant might still be able to make a **claim** against **your policy**.

In the event of a **claim** involving a **vehicle** that should have been disclosed to **us** but was not, or which should have been removed from MIPD but was not, **we** may at our option

- i) deal with any third party **claim** but not a **claim** involving loss of or damage to **your** own **vehicle** and/or
- ii) pursue recovery from **you** and/or the driver for **our** outlay and/or
- iii) apply a retrospective additional premium or **excess** and/or
- iv) decline indemnity and/or
- v) cancel or further restrict the cover provided by this **policy**.

## 20 Rights of recovery

If the law of any country in which this **policy** operates obliges **us** to pay a **claim** which **we** would not otherwise have paid, **we** may recover this amount from **you** or the person who incurred the liability.



## 21 Contracts (Rights of Third Parties) Act

No person, persons, company or other party not named as the **policyholder** in this **policy** has any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms and conditions of this **policy**. This does not affect any right or remedy of a third party that exists or is available apart from that Act.

## 22 Governing law

**You** and **we** are free to choose the law applicable to this **policy** but, in the absence of any written agreement to the contrary, the **policy** will be governed and interpreted in accordance with English law and, other than where specifically stated otherwise, subject to the exclusive jurisdiction of the English courts.

## 23 Jurisdiction

This **policy** is subject to the exclusive jurisdiction of the English courts.

## 24 Acts of Parliament

All Acts of Parliament and regulations referred to in this **policy** are understood to include any subsequent or amending legislation as well as equivalent legislation enacted elsewhere in the United Kingdom.

## 25 Disagreements and disputes

### Amount of claim

Where **we** have accepted a **claim** but there is a disagreement over the amount to be paid, the matter will be referred to an arbitrator appointed in accordance with the current statutory provisions or, if applicable, to the Financial Ombudsman Service. When this happens, an award must be made before proceedings can be started against **us**.

### Other disputes

Any other dispute under or in any way relating to this **policy** will be submitted to the exclusive jurisdiction of the English courts.

### Complaints

See page 31 for the full complaints procedure.

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## GENERAL EXCLUSIONS

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### *This policy does not cover*

#### 1 War risks and terrorism

Death, *injury, loss, damage, cost, expense, indirect loss* or legal liability directly or indirectly caused by, contributed to or arising from any

- i) *consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, uprising, military or usurped power or*
- ii) *act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or*
- iii) *action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.*

However, **we** will provide cover

- a) to meet the minimum requirements of any relevant law including current Road Traffic legislation
- b) for liability to **your employees** if Part A – Motor, Section 1 – Liability to others, Employers' liability optional extension is shown in the **schedule** to be operative (see page 11).

If **we** allege that any loss, damage, cost, expense, **indirect loss** or legal liability is not covered by this **policy**, the burden of proving to the contrary will be **yours**. Additionally, if any part of this General exclusion is found to be invalid or unenforceable, the remainder will remain in full force and effect.



## 2 **Radioactive contamination**

Death, *injury*, disablement, damage to any property or any resulting loss, cost, expense, **indirect loss** or legal liability directly or indirectly caused by, contributed to or arising from any

- i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- ii) the radioactive, toxic, explosive or other hazardous properties of any nuclear explosive assembly or nuclear component of such assembly.

## 3 **Pollution**

Death, *injury*, loss, damage, cost, expense, **indirect loss** or legal liability except as required to meet any minimum legal requirements, arising directly or indirectly from the pollution or contamination of any building, other structure, water, land or the atmosphere caused by the discharge or leaking of any substance, liquid, vapour or gas including from volcanic eruption clouds unless as a result of a sudden, identifiable, unintended and unexpected event occurring in its entirety at a specific time and place during the **period of insurance** but not any discharge or leak caused by a failure to maintain or repair all or part of the insured property.

## 4 **Cyber loss**

Any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by

- i) the use or operation of any **Computer System** or **Computer Network**
- ii) the reduction in or loss of ability to use or operate any **Computer System**, **Computer Network** or **Data**
- iii) access to, processing, transmission, storage or use of any **Data**
- iv) inability to access, process, transmit, store or use any **Data**
- v) any threat of or any hoax relating to i, ii, iii & iv above
- vi) any error or omission or accident in respect of any **Computer System**, **Computer Network** or **Data**.

## 5 **Electronic equipment failure**

Unless specifically amended elsewhere in this **policy**, any loss, damage, cost, expense, **indirect loss** or legal liability arising directly or indirectly from the failure of any

- i) computer, related equipment, system or software
- ii) equipment, machinery or product containing, connected to or operated by means of a micro or data processor chip

to recognise, accept, interpret, respond to or process any **data** or instruction.

Any subsequent loss, damage, **indirect loss** or legal liability that is covered by this **policy** is, however, insured.

## 6 **Government financial sanctions**

Any indemnity, payment or other benefit where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance**, we will cancel this **policy** immediately by recorded delivery letter to the correspondence address shown in the **schedule**.

## 7 **Vehicle exclusions**

Loss, damage, legal liability, death, *injury* or **indirect loss** arising from

- i)
  - a) wilful, deliberate or malicious criminal damage or committed by **you** or any passenger in the **vehicle**
  - b) theft or attempted theft including from an **unattended vehicle** committed by a person with authorised access to the **keys**
- ii) the use of the **vehicle**
  - a) air-side including the manoeuvring and ground equipment parking areas, aprons and service roads directly associated with any airport, airfield or military establishment to which aircraft have access
  - b) within any power station, nuclear installation or establishment, refinery, bulk storage or production premises in the oil, gas or chemical industries

- iii) the **vehicle** or **trailer** being used to carry
  - a) a load heavier than it is constructed to carry and/or over its specified maximum capacity
  - b) an unstable or insecure load
- iv) the carriage of any dangerous substances and/or goods
  - a) listed in the Approved List of Dangerous Substances published by the Health and Safety Executive
  - b) which require carriage in accordance with The Road Traffic (Carriage of Dangerous Substances in Road Tankers and Tank Containers) Regulations 1992 and/or The Road Traffic (Carriage of Dangerous Substances in Packages etc.) Regulations 1992 or any other relevant subsequent or similar legislation
- v) the use of any **vehicle** or its attachments as a tool of trade
- vi) the loading and unloading of the **vehicle** or **trailer** other than on a highway, road or area to which the public has access by anyone apart from the driver, assistant and/or attendant
- vii) the spraying of crops or dissemination by any means of any chemical or other substances whether or not for agricultural purposes
- viii) **your** failure to use all reasonable means to safeguard **your vehicle** and **your** passengers at all times.

#### **8 Other exclusions**

- i) Any deliberate act including theft or attempted theft and any malicious act by **you**, **your family**, tenants, paying guests, employees, **business** partners or directors
- ii) **Indirect losses** of any kind incurred by **you** and/or **your family** except as specifically covered by this **policy**
- iii) Loss, damage or legal liability caused by
  - a) deception other than by any person using deception to gain entry to **your home**
  - b) normal wear and tear, upkeep or making good, deterioration, moth, vermin, termites or other insects, inherent vice, latent defect or any gradually operating cause
  - c) pressure waves resulting from aircraft and other aerial devices travelling at sonic or supersonic speeds
- iv) Loss, damage or legal liability which occurred or which was known to **you** before the inception of this **policy**
- v) Loss, damage or legal liability for which compensation will be provided or, but for the existence of this **policy**, would have been provided under any other insurance, warranty, contract, legislation or guarantee
- vi) Legal liability **you** have accepted solely by virtue of an agreement which would not have attached had that agreement not existed
- vii) Loss, damage, legal liability, **injury**, cost, expense or **indirect loss** arising from any steam driven **vehicle**, aircraft, hovercraft, watercraft, trolley-bus, tram or other **vehicle** on rails unless specifically allowed for in this **policy** or shown in **your schedule** to be included
- viii) Riot, civil commotion, strikers, locked out workers or persons taking part in labour disturbances resulting
  - a) in confiscation, requisition or destruction by any government or public authority
  - b) from total or partial cessation of work.

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## IF YOU HAVE AN ACCIDENT OR NEED TO CLAIM

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### Motor accidents

Being involved in a motor accident can be traumatic. The following will help you with some of the practical steps you will need to take. The more information you can give us, the better able we will be to defend your position and if you are at fault, settle the other party's claim quickly.

#### You must

- if you don't exchange details at the scene, report the accident to the police in person within 24 hours (you can't do so by telephone) or, if you are unable to do so due to your injuries, ask someone else to do it for you remembering that your certificate of motor insurance and driving licence will be required
- advise us within 48 hours so that your claim is not prejudiced
- produce your certificate of motor insurance and driver's licence on request.

#### At the scene make a note of

- the names and addresses of the people involved including your passengers and any independent witnesses
- details of the other vehicles involved including the
  - registration numbers
  - other drivers' motor insurance details
  - passengers in the other vehicles and, if possible, their gender and approximate age
  - extent of the damage
- the time and place of the accident
- the weather and the condition of the road e.g. wet or greasy and any skid marks
- if it is dark or the visibility is poor, the lighting
- the extent of injuries suffered
- if applicable, the name and number of the attending police officer.

In addition, if it is safe to do so and you have a camera or a phone with a camera, photograph the damage to vehicles and property. If not make a rough sketch of the accident including the position of your vehicle at the time of impact.

#### Please do not

- admit responsibility, negotiate any payment or refuse any claim without our written consent
- drive your vehicle if it is not roadworthy or if driving will, in any way, increase the damage.

### All other incidents

#### You must

- tell the police about all incidents of
  - theft or attempted theft
  - damage or injury caused by malicious persons or vandals
- if the stolen vehicle is fitted with a tracker, immediately notify the tracing company
- if an item is lost
  - obtain a loss number from the police
  - if applicable, advise the relevant lost property office
- if applicable, make a note of the name and number of the attending police officer and obtain the crime number
- take all reasonable steps to prevent further loss or damage.

## IMPORTANT INFORMATION – PLEASE READ

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We strongly recommend that you keep a record of all information given to us and your broker or agent including details of telephone calls, copies of all letters, emails, the proposal form and/or the statement of fact and any supplementary questionnaires you completed. If you require your documentation in an alternative format such as large print, please contact your broker, agent or us. To ensure we maintain a high quality of service, we may monitor or record telephone calls.

For your policy to operate fully you MUST, at all times comply with the terms, limitations and conditions which form part of this policy. It is essential that you read the specific and general conditions as well as the exclusions to ensure that you can comply with all our requirements. Please note that, in some instances, other more specific terms, limitations, conditions, exclusions and excesses may be imposed.

It is a requirement of this policy that you are able to provide sufficient information to substantiate any claim you make. Failure to do so may delay or prejudice your claim.

## SUPPLYING INFORMATION AND NOTIFYING CHANGES

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You must take reasonable care to give full and correct answers to the questions we ask. You must tell us if anything on your schedule, certificate of motor insurance or Statement of Facts incorrect or changes during the period of insurance.

If you are unsure whether you need to tell us something, please tell, us your broker or agent anyway as failure to do so may result in our

- cancelling your policy and refusing to pay any claim or
- not paying a claim in full or
- revising the premium and/or changing an excess or
- revising the extent of cover provided or the terms, conditions or exclusions of this policy.

Examples of what you need to tell us about include but are not limited to

- a change or addition of a vehicle
- any alterations or adaptations which make the vehicle different from the manufacturer's standard specification regardless of whether the changes are mechanical or cosmetic
- a change in the purpose for which the vehicle is used
- a change in the person who uses the vehicle most
- a change of address
- a change of licensing area
- your or a driver's change of name
- a change of job, including any part-time work by you or other drivers, a change in the type of business or having no work at all
- details if you or any other person allowed to drive the vehicle suffers from a health condition which the DVLA, DVA or any other licencing authority are or should have been made aware such as diabetes, epilepsy, a heart condition or any other chronic condition
- the suspension, revoking, altered terms or refusal to renew driving or other licences
- details of any motoring convictions of any person allowed to drive or of any pending prosecution for motoring offences other than parking
- details of any County Court Judgements in England and Wales and/or orders or judgements for debt in other jurisdictions, criminal convictions, Individual Voluntary Arrangements (IVA), the bankruptcy or insolvency of you or any person insured by this policy
- you or any person insured by this policy being disqualified from acting as a company director for any period of time
- details of any accident or loss, whether or not you make a claim, involving your vehicle or while you are driving anyone else's vehicle
- details of any non motoring offences of any person allowed to driver or of any pending prosecutions.

It is an offence to deliberately make false statements, withhold or misrepresent information in order to obtain a Certificate of Motor Insurance or any other insurance. This includes disclosing all convictions and incidents which may give rise to a claim.

## PRIVACY NOTICE

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Please read this notice carefully as it contains important information regarding the use of your personal information and how we collect, use and share your information. For further details please visit <https://www.tradexinsurance.com/PrivacyNotice.pdf>.

Where you provide personal information to us about other individuals (for example, members of your family or employees) we will also be Data Controller of and responsible for their personal data. You should refer them to this notice before providing personal data to us on behalf of others.

For the purposes of data protection legislation, the UK Data Protection Act 2018 and its equivalent in any other relevant jurisdiction and any amending or subsequent relevant legislation, Tradex Insurance Company Limited is the Data Controller for any personal data you supply.

Please note that we may record telephone calls to help us monitor and improve the service we provide.

### Personal data

In order to provide our insurance services we will collect personal data as listed below

#### Personal Data

- Name
- Date of birth
- Gender
- Telephone number
- Email address
- Home address
- Job title
- National Insurance Number
- Driving licence details and driving history (which may include tracking information or telematics information)
- Vehicle Registration Numbers
- Payment Data (Credit / Debit Card & Bank Details)
- County Court Judgement & Bankruptcy Data
- Details about you and your personal circumstances (eg marital status, occupation)
- Other details if pertinent to the scope of the quote or policy (eg required business licences, affiliations, memberships of or registrations with regulatory bodies, or professional qualifications)
- Information about travel plans, destinations, and planned activities
- Voice Recordings of telephone calls to our customer service departments for training and monitoring purposes.

We may also need to collect data which the data protection legislation defines as sensitive, such as criminal convictions or medical history in order to assess your renewal, make changes to your policy and/or to administer claims.

As well as collecting personal data directly from you, we will also collect personal data from

- Our records
- Your company website (if relevant)
- Third parties (including brokers, insurance companies, business partners, suppliers, payment & delivery services, third party claimants under a policy, medical representatives in the event of a claim, accident management companies, advertising networks, analytics providers, search information providers and credit reference agencies)
- Other resources, for example, risk assessment models, pricing data, statistics and other information from public databases and websites
- Other publicly available sources, including, but not limited to, Google Earth and social media
- Customer and broker surveys
- Insurance industry fraud prevention and detection databases (including, but not limited to, Claims and Underwriting Exchange (CUE), Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and MyLicence
- Sanctions Screening Tools
- Government agencies such as HMRC and from professional regulators

### **How we will use your information**

We will use your personal data to for a number of purposes including to

- provide a quotation
- manage your insurance
- manage claims
- collect premiums
- to recover any monies you owe us
- for crime prevention in relation to fraud or money laundering
- for record keeping purposes.

We also use your information to make sure we comply with any financial sanctions that apply in the United Kingdom or overseas. We may need to request additional information following such checks.

### **Sharing information**

We will share your information with other organisations and companies who we have contracted with to assist us with the management of our policies, claims or finance processes.

These may include

- Your relatives, executors or, guardians (on your behalf where you are incapacitated or unable) or other people or organisations associated with you such as your insurance broker
- Where you have named an alternative contact (such as a relative) to speak with us on your behalf. Once you have told us your alternative contact, this person will be able to discuss all aspects of your policy (including claims and cancellation) with us and make changes on your behalf
- Our insurance partners such as brokers, other insurers, reinsurers, or other companies who act as insurance distributors
- Other third parties who assist in the administration of insurance policies such as another Insurance Company if there has been an accident which requires a claim to or from that Insurance Company
- We may share the personal information of any persons named on the policy with third parties to obtain information which may be used by us to inform its risk selection, pricing, and underwriting decisions
- Other third parties you have asked us to engage with
- Passing information to a third party for the purpose of validating your No Claims Discount (NCD) entitlement and this may be made available to other insurers
- Overseas assistance companies
- Loss Adjusters
- Engineers
- Emergency Assistance Companies
- Your healthcare practitioner
- Solicitors (to manage claims (whether you are an insured or a third-party claimant); to manage legal cases brought against us or on our behalf; to manage regulatory investigations)
- Business partners (software providers, who provide the technical infrastructure to allow us to provide your quote, policy, and claims administration; clients: for whom we provide insurance policy and administration; companies you have agreed may receive your information to allow you to enter into a contract with them (for example, reward schemes or claims management companies))
- Suppliers (surveyors; companies engaged by us to provide contracted services (this is a wide-ranging list of companies, and their use will depend upon the circumstances. For example, in the event of a claim we may engage the services of recovery agents, car hire companies, mechanics or body shops); companies engaged by us to provide aspects of our communications with you (for example, web / web portal hosting)
- Finance Providers
- Enquiry Agents /Counter Fraud investigators
- Credit reference agencies
- Debt Collectors
- Survey companies
- Data analytics advisors
- Where you have given your explicit consent, to third parties for marketing purposes.

We may also carry out searches with Credit Reference Agencies at quotation, renewal or if you pay your insurance premium by instalments.

We will share or check your information with other organisations including fraud prevention agencies and the police. We (or third parties acting on our behalf) may store or process information that we collect about you in countries outside the European Economic Area (EEA). This includes where we provide policies locally in the UK but a third party connected to the distribution of the policy is based outside the EEA, for example in the US. Where we make a transfer of your personal data outside of the EEA we will take the required steps to ensure that your personal data is protected. Such steps may include placing the receiving party under contractual obligations to protect your personal data to specific adequate standards.

If you would like further information regarding the steps we take to safeguard your personal information, please contact us using the contact information provided under the “your rights” section.

If we are unable to contact you we will contact a driver directly if that driver was involved in an accident or claim.

### **Your rights**

In certain circumstances (and subject to certain exemptions), you have a number of rights in relation to your personal data

- The right to be informed
- The right of access to your personal data and certain information about how we process it
- The right to rectification if the information that we hold about you is incorrect or incomplete
- The right to erasure
- The right to object to our processing of your personal data
- The right to restrict processing
- The right to request that we transfer your data directly to a third party
- Where we are relying on consent to process your personal data, you have the right to withdraw your consent.

We will always explain to you how we are dealing with your request. In some circumstances (such as the right to erasure or withdrawal of consent), the exercise of your rights might mean that we can no longer provide our services to you. We will always discuss this with you in advance.

You also have the right to make a complaint to the Information Commissioner’s Office by calling **0303 123 1113** or using other contact information found at <https://ico.org.uk/>.

### **Contacting us**

If you have any questions or would like to exercise any of your rights, please contact:

The Data Protection Officer  
Tradex Insurance Company Limited  
7 Eastern Road, Romford, Essex RM1 3NH  
email: [dpo@tradexinsurance.com](mailto:dpo@tradexinsurance.com)  
telephone: 01708 971 000

### **Motor Insurance Policy Database**

It is a legal requirement that details and registrations of the vehicles you own are added to the MIPD which is managed by the Motor Insurers’ Bureau (MIB). MIPD data may be used by certain statutory and/or authorised bodies including the police, the DVLA, the DVA, the Insurance Fraud Bureau and other bodies permitted by law, for electronic vehicle licensing, Continuous Insurance Enforcement, preventing and detecting crime, reducing the incidence of uninsured driving and for the provision of government and other services aimed at reducing the level and incidence of uninsured driving.

Other insurers and the Motor Insurers’ Bureau may search the MIPD to ascertain relevant policy information if you have been involved in a road accident whether in the United Kingdom or abroad.

Other people pursuing a claim in respect of a road traffic accident, their personal or appointed representatives, whether within the United Kingdom or overseas may also obtain relevant information which is held on the MIPD.



### **Driving licence information**

Driving licence checks may be completed prior to renewal of the policy where you have supplied your own and your named drivers licence details.

### **Administration, management information and regulatory compliance**

The information you supply may be

- used for insurance administration, debt collection, offering renewal, research and statistical analysis by Tradex, its associated companies and agents, by other participating insurers and suppliers and your insurance broker or agent
- used for management information purposes including portfolio assessment, risk assessment, performance and management reporting
- disclosed to regulatory bodies for monitoring and/or enforcing the insurers' compliance with any regulatory rules and codes of conduct
- shared with other insurers either directly or via those acting for them such as loss adjusters, surveyors and investigators
- provided to, shared with and checked against various databases (including the No Claims Discount Database), the DVLA/DVA, credit reference agencies, fraud prevention agencies and public bodies including the police when you apply for, renew or amend this insurance or make a claim.

We may, in addition, contact you by text or email regarding claims, payment defaults and policy administration.

### **Fraud detection and prevention**

Tradex and other participating insurers and/or their agents and suppliers may, in order to detect and prevent fraud

- request information from and pass claims information to the Claims and Underwriting Exchange (CUE) and the Motor Insurance Anti Fraud and Theft Register (MIAFTR)
- provide the DVLA or, where applicable, the DVA with all driving licence numbers to confirm each driver's licence status, entitlement and restriction information and endorsement and/or conviction data
- check your identity to prevent money laundering unless you have provided us with satisfactory proof of identity
- undertake checks against publicly available information such as the electoral roll, County Court Judgements in England and Wales and/or orders or judgements for debt in other jurisdictions, Individual Voluntary Arrangements and bankruptcy orders
- validate your claims history or that of any insured person or property involved in the policy or a claim.

### **Employers' Liability Register**

Financial Conduct Authority regulations require us to publish details of all Employers Liability policies we enter into, renew or under which a claim is made. You will be required to provide us with your Employer PAYE Number (ERN) and, if applicable, your company's registered address to enable us to do so. Tradex is a member of the Employers' Liability Tracing Office and details of all policies are available on the tracing office's website at [www.elto.org.uk](http://www.elto.org.uk).



## MOTOR INSURANCE POLICY DATABASE DISCLOSURE

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You are required to comply with the regulations relating to the MIPD for DVLA and DVA registered vehicles. It is therefore your responsibility to ensure that the MIPD is kept fully up to date. This means that the vehicles to be insured must be advised to and accepted by us. Individual certificates will be issued for each vehicle. No cover is in force unless you have a cover note or Certificate of Motor Insurance showing the registration number of the vehicle. The vehicle details provided will be recorded on the MIPD.

If the vehicle's registration number is not shown correctly on your policy documents or you cannot find your vehicle on the MIPD, please contact us immediately. If you do not, the vehicle may be clamped, seized or destroyed and other penalties imposed including points being added to your driving licence. You can check that your correct registration number is shown on the MIPD at [www.askmid.com](http://www.askmid.com).

As you are obligated to advise every person who will be insured by the policy of these requirements, we strongly recommend that you keep a copy of the completed statement of fact and any supplementary questionnaires and show them to everyone who will be entitled to drive.

## THE TRADEX COMPLAINTS PROCEDURE

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We aim to provide the highest service standards at all times however, if for any reason you are not satisfied, we would like to hear from you.

The procedure which follows has been put in place to ensure that your concerns are dealt with promptly and fairly.

### **How to make a complaint:**

Please contact us on: **01708 982 666**.

Alternatively, you can contact the Complaints Manager as follows:

### **By post:**

Complaints Manager  
Tradex Insurance Company Limited,  
7 Eastern Road, Romford, Essex RM1 3NH

### **By email:**

[compliance@tradexinsurance.com](mailto:compliance@tradexinsurance.com)

Please remember to include your name, the name of the policyholder as shown on the current policy schedule and the policy and/or claim numbers in all communications.

We will aim to resolve the complaint. If we are unable to resolve the complaint within three Business Days, the matter will be passed to the Compliance Department, who will acknowledge it and undertake an independent review. Once the review has been completed and a decision has been made, we will issue details of this in the form of a final response letter. A final response letter will be issued within eight weeks of the date of your complaint.

### **Final response letter**

This will summarise the complaint, detail our findings and explain the decision we have made.

If we are unable to issue a final response letter within eight weeks of the date you made your verbal or written complaint, we will contact you to give reasons for the delay and indicate when we expect to issue it.

**If you remain dissatisfied**

If after eight weeks of making the complaint you have not received a final response, or are unhappy with the decision, you may be able to ask the Financial Ombudsman Service to review the matter. They can be contacted using the details below:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR  
Telephone from landline: 0800 023 4567.  
Telephone from mobile: 0300 123 9123.  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Note:** We would recommend that you check the Financial Ombudsman Service website to ensure that your complaint is eligible for review by them.

If you have purchased one of our products via a Guernsey or Jersey broker you may be able to complain to the Channel Islands Financial Ombudsman.

For more information visit

[www.ci-fo.org](http://www.ci-fo.org)  
or call Jersey 01534 748610 or Guernsey 01481 722218  
or by post to Channel Islands Financial Ombudsman (CIFO)  
PO Box 114, Jersey, Channel Islands JE4 9QG

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## FINANCIAL SERVICES COMPENSATION SCHEME

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Tradex is covered by the Financial Services Compensation Scheme (FSCS) which protects you in the unlikely event that it is financially unable to pay claims made against it. For cover required by the Road Traffic Acts or any other form of compulsory insurance, if you are an eligible claimant you would be covered in full for any claim. For all non compulsory insurances, the FSCS will meet a maximum of 90% of any claim for compensation. In both cases, there is no upper limit. Full details are available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to

The Financial Services Compensation Scheme  
10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.



Tradex Insurance Company Limited  
7 Eastern Road, Romford, Essex RM1 3NH