



TAXI POLICY SUMMARY

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- Designed for the self employed, sole traders, partnerships and companies
- Suitable for up to 5 black cabs, private hire and public service vehicles including minibuses with up to 16 passenger seats, chauffeur and personally owned vehicles
- Allows for contracts for the transport of passengers including school children, hospital patients, celebrities and foreign delegates
- Taxi business public liability cover is included with the option to add employers liability
- Comprehensive cover includes
 - windscreen, accessories, in-vehicle equipment, signwriting, lock replacement, fare money and driver's personal effects
 - taxi drivers' personal accident for named drivers only
 - roadside assistance in the United Kingdom
- Cover can be extended to include driving other taxis, vehicles and customers' cars, full road rescue including in Europe and finance gap cover
- Annual policies or short period policies available

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® The following is a summary only. For full details of the policy terms, conditions and exclusions, please refer to the policy wording which is a legal document. You may download a copy from www.tradex.com or request a copy from your broker. To ensure that your policy meets your specific needs, it is essential that you take the time to read your policy document in conjunction with your schedule and certificate of motor insurance.

PART A - MOTOR

Your schedule will show which parts, sections and covers are operative.

PRINCIPAL COVER OPTIONS

	Comprehensive	Third Party, Fire & Theft	Third Party Only
Liability under the Road Traffic Act for			
Death or injury to other people including passengers (unlimited in amount)	Included	Included	Included
Damage to property up to £2,000,000 (£5,000,000 or £10,000,000 limits available on request)	Included	Included	Included
Legal fees for representation at a coroner's inquest, fatal accident enquiry or court of summary jurisdiction	Included	Included	Included
Cost of defending proceedings for manslaughter or death by dangerous or careless driving up to £10,000	Included	Included	Included
Emergency treatment fees	Included	Included	Included
Passenger personal effects and luggage	Included	Included	Included
Taxi business public liability	Included	Included	Included
Employers liability	Optional	Optional	Optional
The vehicle			
Loss or damage to vehicles by			
- Accidental damage	Included	Excluded	Excluded
- Fire, lightning, self ignition and explosion	Included	Included	Excluded
- Theft or attempted theft or taking the vehicle without permission	Included	Included	Excluded
- Malicious damage and vandalism	Included	Excluded	Excluded
Damage to windscreen, sun-roof and windows	Included	Not available	Not available
Accessories, in-vehicle equipment, signwriting and lock replacement	Included	Not available	Not available
Fare money and driver's personal effects	Included	Not available	Not available
Finance gap cover	Optional	Not available	Not available
Total loss additional premium waiver	Optional	Optional	Not available

<i>Principal cover options continued</i>	Comprehensive	Third Party, Fire & Theft	Third Party Only
Driving other vehicles			
Driving other taxis, PHV's and PSV's	Optional	Not available	Not available
Driving other vehicles	Optional	Not available	Not available
Chauffeurs driving customers' cars	Optional	Not available	Not available
European and foreign use of personal vehicles – temporary use or those kept abroad			
Questionnaires to be completed <i>No cover is available for taxi, PHV or PSV use abroad</i>	Optional	Optional	Optional
Road rescue <i>(See below for available cover options)</i>	United Kingdom roadside recovery	Not available	Not available
Taxi driver's personal accident	Optional	Not available	Not available

PRINCIPAL POLICY EXCLUSIONS AND CONDITIONS

<ul style="list-style-type: none"> - Excluding war risks, terrorism, radioactive contamination, pollution, computer virus, electronic equipment failure, wear and tear, mechanical or electrical breakdown. - Driving under the influence of alcohol, drugs or substances including medically prescribed drugs which will impair driving ability or without the appropriate valid licence to drive or operate the vehicle and/or trailer. - Deliberate, wilful, malicious or criminal acts including road rage, suicide or attempted suicide. - A vehicle being used airside at airports, airfields, military establishments, in power or nuclear gas or chemical establishments; the carriage of dangerous substances and goods; crop spraying and dissemination of chemicals. - A vehicle or trailer carrying an unstable or insecure load or a load greater than that permitted; use as a tool of trade or being loaded or unloaded by someone other than the driver or authorised attendant. - Theft or attempted theft committed by a person with authorised access to the vehicle keys - Failure to use reasonable means to safeguard your vehicle, trailer and passengers at all times - Deliberate acts including theft or attempted theft by you, a member of your family, business associates, subcontractors, current and ex-employees. - Steam driven vehicles, aircraft, hovercraft, watercraft, trolley-buses, trams or other vehicles on rails. - Use of a vehicle as a taxi outside the licensed area of operation. - Use of a vehicle for racing, competitions, speed testing, use on the Nurburgring Nordschleife, on a road, track or off-road whether the event is officially organised or informally arranged, any purpose connected with the motor trade, other businesses or occupations. - Excesses including the additional excess for young and inexperienced drivers; "Black box", camera, CCTV and telematics. - Restricted third party indemnity limits outside the United Kingdom. - 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 authorised that your vehicle is repaired or treated as a total loss. - 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 Tradex. - Loss of value following, wear and tear, mechanical or electrical breakdown. - Any loss, charge or cost including hire charges not directly caused by the event leading to a claim. - Theft of unattended vehicles without first having taken reasonable precautions to secure fully the vehicle and/or its contents. - Riot and civil commotion in Northern Ireland or in any country which is not a member state of the European Union or the European Economic Area. - Where the condition of a vehicle or trailer causes or contributes to an accident cover will be restricted to our liability under the Road Traffic Acts. Any payments we make will be recovered from you, the driver or any other party who may have affected the vehicle's condition. - Requirement to advise changes in essential information and/or your inability to comply with any policy terms and conditions. 	<p>General, driver and use exclusions 1, 2, 3, 4, 5 and 8 iii) c) and d) 7 i) and iii) and Driver exclusions i) and ii) 7 ii) a) and b) and Driver exclusions vi) a) and b)</p> <p>General exclusions - 7 iv), vi) and ix) 7 v), vii) and viii) 7 ii) c) 7 x) 8 i) 8 x) Use exclusion ii) Use exclusions iv), v) and Driver exclusions iv)</p> <p>Part A – Motor Specific conditions and clauses 4 and 6</p> <p>Section 1 – Liability to others Section exclusion</p> <p>Section 2 – Your vehicle Section exclusions 1 2 4 5 10 12 b)</p> <p>General conditions 6 8</p>
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PART B – ROAD RESCUE

Road Rescue is provided by Inter Partner Assistance SA and is administered by Auto Legal Protection Services Ltd (ALPS)
Your schedule will show if this part of the policy and which covers are operative.

SIGNIFICANT FEATURES, BENEFITS, CONDITIONS, EXCLUSIONS AND LIMITATIONS

<p>The cover</p> <p>Cover is provided for up to 6 call outs in a 12 month period. Where the period of insurance is under 12 months, fewer call outs are permitted.</p>	
<p>Principal exclusions and conditions</p> <ul style="list-style-type: none"> - Damage to insured vehicles covered under Part A – Motor must also be reported to Tradex. - Use or driving of a vehicle by someone under the influence of a substance considered to be an offence under the relevant law; claims caused directly or indirectly by the effect of intoxicating liquors or drugs. - Use or driving of a vehicle not allowed by the schedule or certificate of motor insurance; which is excluded under the motor part of the policy; use or driving of a taxi, public hire or public service vehicle outside the United Kingdom; use or driving of any other vehicle not insured by the policy outside the territorial limits and/or specified countries in which cover is operative - Breakdowns occurring during the first 24 hours of the first period of insurance other than Roadside Assistance. - Breakdowns used to avoid repair or maintenance costs; caused by frost damage, rust, corrosion, tyres which are not roadworthy, your failure to maintain and service the vehicle in accordance with manufacturer's guidelines; trailers which are larger than permitted by the policy; overloaded and/or oversized towed or transported vehicles and trailers - Resulting from participation in motor sports; contaminated fuel; missing or broken keys; if the vehicle is not roadworthy or there are too many passengers in it. - Specific additional costs and charges. 	<p><i>Specific conditions</i> 1 and 2</p> <p><i>Specific exclusions</i> 1 and 8 i)</p> <p>2 and 3 ii)</p> <p>3 i)</p> <p>3 iii) and iv)</p> <p>3 v) and vi), 4, and 5 i) and ii)</p> <p>7</p>
<p>Roadside assistance in the United Kingdom</p> <p>Excludes any breakdown within a ¼ mile of your home, business address or the address at which the vehicle is normally kept.</p>	<p>Section 1, Insured Event 1</p>
<p>Cover options available</p> <ul style="list-style-type: none"> - Homestart and national recovery Assistance for breakdowns within a ¼ mile of your home, business address or the address at which the vehicle is normally kept. Includes vehicle recovery, onward transportation and special medical assistance. - European Road Rescue Up to £2,500 per breakdown for pre-departure services in the United Kingdom, services whilst travelling abroad including additional expenses, repatriation or vehicle collection and a replacement driver. 	<p>Section 1 Insured Event 2</p> <p>Section 2, Insured Events</p>

PART C – TAXI DRIVER'S PERSONAL ACCIDENT

Your schedule will show if this part of the policy and which covers are operative.

SIGNIFICANT FEATURES, BENEFITS, CONDITIONS, EXCLUSIONS AND LIMITATIONS

<p>The cover</p> <p>Where the policyholder has opted for comprehensive cover for all taxis, public hire and public service vehicles and/or customers' cars, cover will be provided for those named drivers aged between 25 and 75 who die or are injured as a direct result of accident or assault in the United Kingdom whilst driving, getting into or out of an insured taxi, PHV, PSV or customer's car during the period of insurance. The drivers will be covered for up to a maximum of £100,000 for death, loss of sight, loss of limb or permanent total disablement.</p>	
<p>Principal exclusions</p> <p>Injury arising from the driving or use of a motorcycle; loading, unloading or the use of a vehicle or trailer as a tool of trade.</p> <p>Injury resulting from participation in racing, pace making, track days and the like.</p> <p>Deliberate exposure to danger except in an attempt to save human life; the influence of drink, solvent abuse or drugs; provoked assault, road rage or fighting; suicide or attempted suicide; intentional self injury.</p> <p>Injury arising as a direct result of an insured person's pre-existing conditions.</p>	<p><i>Specific conditions</i></p> <p>1</p> <p>2</p> <p>3, 4, 5 and 6</p> <p>9</p>

IMPORTANT INFORMATION

Risk management conditions

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

Cooling off period, cancellation and refunds

If you are not happy with the policy when you receive it, you have 14 days in which to cancel. A charge will be made for the period the cover has been in force provided there has not been a claim and no incidents have occurred which may give rise to a claim. A policy charge of £35 plus Insurance Premium Tax will also be levied.

If you cancel all or part of the policy after the 'cooling off period', you may be entitled to a refund but not

- if a claim has been made or there has been an incident which may give rise to a claim
- until we have received the current certificates of motor insurance, cover notes and/or employers liability certificate
- if the period of insurance is less than 12 months.

If you cancel Part A – Motor, you may be entitled to a refund of the pro-rata portion of the premium less 25%.

No refunds will be made if you cancel Parts B – Road rescue and C – Taxi driver's personal accident.

If we cancel the policy, you may be entitled to a pro-rata refund of premium but not if a claim has been made or there has been an incident which may give rise to a claim.

Where you pay your premium by a deferred payment scheme of any kind, FAILURE TO PAY an instalment will result in the cancellation of the policy from the date of the default and NOT the date we notify you. We reserve the right to collect the remaining outstanding premium.

In all instances a policy charge of £35 plus Insurance Premium Tax will be levied.

Full cancellation procedures and conditions are detailed in the policy.

Motor Insurance Database disclosure

Vehicles to be insured must be advised to and accepted by us. Individual certificates of motor insurance 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. Your vehicle details will be recorded on the Motor Insurance Database (MID). If a registration number is not shown correctly on your policy documents or you cannot find your vehicle on the MID at www.askmid.com, you must contact us immediately.

Complaints procedure

Complaints should be advised as soon as possible to your usual contact. If this is your broker, adviser or agent they will take up the complaint with us on your behalf. If insured directly with us, please write to

The Compliance Officer, Tradex Insurance Company Limited, Victory House, 7 Selsdon Way, London E14 9GL
or telephone 0207 001 9200.

If your complaint cannot be resolved immediately, we will acknowledge it within 5 working days. It will then be investigated.

Our aim is to finally resolve the complaint within 8 weeks. If the complaint cannot be resolved in this time we will inform you and give reasons for the further delay and indicate when we expect to give a final response.

If you remain unhappy, you should contact

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Tel. from landline: 0800 023 4567 Tel. from mobile: 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk Web: www.financial-ombudsman.org.uk

Reporting claims

Claims can be reported

- to the First Response Helpline on **0333 313 3131**

ALL incidents MUST be reported **immediately** and no later than **48 hours** after the incident.

If a "black box", camera, CCTV recording system and/or telematics is fitted to your vehicle you must provide us with all records, footage and/or memory cards immediately.

Where someone is claiming injury the rules require insurers to make a decision on liability within a very limited timescale. Delays in notification can significantly increase the cost of the claim. Where we are notified of the claim by someone other than you, we will contact you. If you fail to provide, within 48 hours of our contacting you, full details of the incident we will make a decision on liability based on the information supplied by the third party or their representative.

IMPORTANT NOTE:

All incidents which may give rise to a claim for compensation from third parties, MUST be advised to us within 48 hours of discovery. If, as a result of late notification, we have to pay increased compensation and/or costs because of our obligations under the Road Traffic Acts, you will be required to reimburse us. If you refuse to do so, we may cancel your policy and/or revoke your no claim bonus. (See General condition 2.)

If Windscreen claims are covered, telephone **0800 011 3677**

If you choose not to use our approved repairer to carry out a replacement or repair the standard policy excess will be increased by

- £50 for a replacement
- £10 for a repair.

Financial Services Compensation Scheme

Tradex Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our financial obligations. Full details are available from the FSCS website www.fscs.org.uk.



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