

Welcome to your Private Hire policy

## Key facts

**Please remember to report all claims or incidents likely to give rise to a claim within 48 hours on 0345 319 9999 or your policy excess will be increased by £500.**

**This is a summary of your insurance policy. Please read this document carefully. Full terms and conditions can be found within your policy documents.**

## Policy Summary

### Choice of law

The law of England and Wales will apply to this contract unless:

1. you and we agree otherwise; or
2. at the date of the contract you are a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

### Contact details for claims service

If you need to make a claim, or need to report an incident which may give rise to a claim under any section of this policy, call the 24 hour claim helpline immediately on:

+44 (0)345 319 9999

You or the driver involved must report any incident likely to give rise to a claim within 48 hours from the time of the incident. If this condition is not met and in the event that the incident leads to a claim, your total excess for the claim will increase by £500.

Claims reporting period	Excess applicable
Accidental damage, fire and theft excess when any incident is reported to the claims helpline within 48 hours of its occurrence:	Total excess as detailed in your policy schedule.
Accidental damage, fire and theft excess in all other instances:	Total excess as detailed in your policy schedule PLUS an additional £500.

If you delay reporting a claim to us it may increase claim costs, which you will become liable to pay. It may also invalidate your right to claim. If the loss or damage is covered by the policy our appointed claims representatives will arrange for the vehicle to be removed to the nearest approved repairer, competent repairer or place of safety, and safeguard the vehicle and its contents.

If the insured vehicle is being repaired by an approved repairer appointed by our claims representative, they will provide you with a courtesy vehicle for personal use.

If your claim is due to theft, attempted theft, malicious damage or vandalism, you must also notify the police and obtain a crime report number.

If this condition is not met and in the event that the incident leads to a claim, your total excess for the claim will increase by £500.

### Telephone call recording

For our joint protection telephone calls may be recorded and/or monitored.

### Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

### Policy period

All policies are for a period of 12 months unless agreed otherwise

## Significant features and benefits

Features and benefits	Significant exclusions or limitations	Policy wording section
<p><b>Third party cover</b> - Third party liability: Unlimited indemnity in respect of death or injury to third parties (including passengers). Limited cover for damage to other people's property.</p> <p><b>Legal representation and costs</b> - Reasonable legal costs and expenses for representing the Insured at an inquest or enquiry or defending charges of causing death by dangerous driving or manslaughter.</p> <p><b>Towing</b> - Cover is extended while the insured vehicle is legally towing a caravan, trailer or broken-down car.</p> <p><b>Emergency medical treatment</b> - We will pay for emergency medical treatment after an accident involving the insured vehicle.</p>	<p>Excludes:</p> <p>Any amount above £5,000,000 for damage to other people's property including costs and expenses incurred.</p> <p>Loss or damage to the insured vehicle.</p> <p>Death or injury to the person driving the insured vehicle.</p> <p>Liability for death, injury or damage when loading or unloading when not on a public road.</p> <p>We will pay for emergency medical treatment up to the limits specified by the Road Traffic Act.</p>	Section 1
<p><b>Fire &amp; theft cover</b> - We will cover you for the loss or damage to the insured vehicle, including accessories and fitted entertainment equipment, by fire, lightning, explosion, theft or attempted theft.</p>	<p>The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred, or the value stated on your schedule, whichever is the lower. There are limits to the amount paid for fitted entertainment equipment dependant on your cover.</p> <p>Excludes:</p> <p>The excess, or any loss or damage up to the amount of the excess, that appears on the schedule.</p> <p>Loss or damage if the insured vehicle is taken, or driven, by any person who is not an insured driver but is a member of the policyholder's family or household, or by an employee or ex-employee. You must keep your vehicle and its keys safe at all times for a claim to be valid.</p>	Section 2
<p><b>Accidental damage</b> - We cover the loss or damage to the insured vehicle including accessories and fitted entertainment equipment.</p> <p><b>Courtesy Vehicle</b> - provided for personal use whilst the insured vehicle is being repaired at our recommended repairer</p>	<p>Excludes:</p> <p>Any exclusion described in the significant exclusions or limitations under Fire &amp; Theft cover (section 2) also applies to this section.</p> <p>Damage caused by frost unless you have taken all reasonable care to prevent it.</p> <p>Damage caused by filling the insured vehicle with the wrong fuel.</p> <p>Tyre damage caused by wear and tear, braking, punctures, cuts or bursts.</p>	Section 3

<p><b>New vehicle replacement</b> - If, within 6 months of you buying the insured vehicle from new the vehicle incurs damage that will cost more than 65% of the manufacturers list price then we will replace the insured vehicle with a new one of the same make, model and specification.</p>	<p>You must be the first registered owner of the vehicle. If you wish to have the claim settled on a cash basis the most we will pay is the current market value of the insured vehicle. We are not liable for any loss arising from the delay of getting the replacement vehicle. Any payment will be subject to the excess that appears on the schedule.</p>	<p>Section 3</p>
<p><b>Windscreen and windows</b> - We pay for the damage to the insured vehicle's windscreen and windows.</p>	<p>There may be a limit to the maximum amount payable dependant on which windscreen repairer or replacement provider you use.</p>	<p>Section 4</p>
<p><b>Personal accident, Personal belongings, Medical expenses and Fare paying passengers personal belongings</b> - We provide cover in the event of death or injury to the insured or spouse or civil partner when caused by an accident using the insured vehicle. There is limited cover for personal belongings arising from an accident, fire, theft or attempted theft involving the insured vehicle There is limited cover for Medical Expenses, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), arising from an accident involving the insured vehicle. There is limited cover for personal belongings or luggage belonging to any fare paying passenger arising from an accident, fire, theft or attempted theft involving the insured vehicle.</p>	<p>Personal accident cover exclusions:</p> <ol style="list-style-type: none"> <li>1. Any payment over £2,500 for each person.</li> <li>2. Death or bodily injury from suicide or attempted suicide.</li> <li>3. Anyone under 21 or 75 and older at time of the accident.</li> <li>4. Failure to use seat belts.</li> </ol> <p>Personal belongings exclusions:</p> <ol style="list-style-type: none"> <li>1. Any payment over £250.</li> <li>2. Entertainment equipment or accessories including tapes, discs or satellite navigation.</li> <li>3. Money, phone or computer equipment or accessories when the insured vehicle is left unlocked or unattended.</li> <li>4. Stamps, tickets, documents, securities, jewellery or furs.</li> <li>5. Goods, tools of trade or samples.</li> <li>6. Keys, remote control or security devices.</li> </ol> <p>Medical expenses cover exclusions:</p> <ol style="list-style-type: none"> <li>1. Any amount over £100 for each person.</li> </ol> <p>Fare paying passengers Personal Belongings exclusions:</p> <ol style="list-style-type: none"> <li>1. Any payment over £250 per passenger.</li> <li>2. Entertainment equipment or accessories including tapes or discs.</li> <li>3. Phone or computer equipment or accessories.</li> <li>4. Money, stamps, tickets, documents, securities, jewellery or furs.</li> <li>5. Goods, tools of trade or samples.</li> </ol>	<p>Section 5</p>
<p><b>Foreign use</b> - Policy cover automatically extended to member countries of the European Union, Andorra, Iceland, Norway and Switzerland for up to a quarter of the Period of Insurance.</p>	<p>No cover applies to any country which is not a member state of the European Union, or Andorra, Iceland, Norway or Switzerland. Excludes any period in excess of a quarter of the period of Insurance.</p>	<p>Section 6</p>

<p><b>Replacement locks</b> - If the keys, lock transmitter or entry card for the keyless entry system of your insured vehicle are stolen, we will pay up to £250 towards the cost of replacing: the door and boot locks, the ignition and steering locks, the lock transmitter or the entry card.</p>	<p>Subject to our being satisfied that that the identity or the location of your vehicle is known to any person who may have the keys, transmitter or entry card.</p>	<p>Section 7</p>
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## Cancellation

To effect cancellation of your policy, you should contact your insurance intermediary.

This insurance provides you with a cooling-off period to decide whether you wish to continue with the policy. The cooling off period is for 14 days from the date you receive your policy document.

### Cancellation by you during the cooling-off period

1. If a period of less than 14 days has elapsed since you received your policy document and cover has commenced, you have the right to cancel the policy. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium equivalent to the unexpired period of cover on a pro-rata basis after the deduction of our £40.00 administration charge.
2. If, at the date of cancellation your policy has not yet commenced you will receive a full refund of the premium you have paid to us.

### Cancellation by you - after the cooling-off period

You may cancel this policy by contacting us through your insurance intermediary. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium for the unexpired period of cover using the following scale, subject to the deduction of our £25 administration fee or 10% of return premium (up to a maximum £50) whichever is greater:

Period of cover not exceeding	Percentage of annual premium returned
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	20%
Over 7 months	Nil

### **Cancellation by us**

We or your insurance intermediary can cancel this policy by giving you 7 days notice either in writing or by registered e-mail to the last address you notified to us. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium equivalent to the unexpired period of cover on a pro-rata basis after the deduction of our £25 administration fee or 10% of return premium (up to a maximum £50) whichever is greater.

### **Cancellation by us – non-payment of premium**

We or your insurance intermediary can cancel this policy by giving you 7 days notice either in writing or by registered e-mail to the last address you notified to us. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium equivalent to the unexpired period of cover on a pro-rata basis after the deduction of our £25 administration fee or 10% of return premium (up to a maximum £50) whichever is greater. However, if there is a default under any credit agreement which finances this policy, any refund of premium will be subject to the default termination provisions set out in your credit agreement.

### **Cancellation by us – non-compliance with policy terms and conditions, failure to make a fair presentation of risk or fraud to gain advantage from this policy**

We or your insurance intermediary can cancel this policy if we or your insurance intermediary become aware that you have misrepresented or provided fraudulent information or have been using the motor vehicle(s) other than in accordance with the policy terms and conditions. Your policy will be cancelled by giving you 7 days notice either in writing or by registered e-mail to the last address notified to us. Providing there have been no claims or incidents likely to give rise to a claim in the current period of insurance, we will allow a refund of premium equivalent to the unexpired period of cover on a pro-rata basis after the deduction of our £25 administration fee or 10% of return premium (up to a maximum £50) whichever is greater. However, where the non-compliance or failure to make a fair presentation of the risk is found to be reckless and or malicious, we reserve the right to cancel or void the policy (treat the policy as though it never existed) and retain any unused portion of the premium.

## **Our promise of service**

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

### **What will happen if you complain?**

We will acknowledge your complaint promptly and we aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

### **What to do if you are unhappy**

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your insurance intermediary. You can write or telephone, whichever suits you, and ask your contact to review the problem.

If your insurance intermediary is unable to resolve the problem, you can contact us directly at the following address, quoting your full name, policy number and the name of your insurance intermediary:

The Compliance Department  
Staveley Head Limited  
Staveley House  
Church Street  
Connah's Quay  
Flintshire CH5 4AS  
Telephone: +44 (0)345 319 9000  
Email: [complaints@policyplan.co.uk](mailto:complaints@policyplan.co.uk)

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone:

0800 023 4567 (free from landlines) or

0300 123 9123 (free from most mobile phones)

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Whilst we are bound by the decision of the FOS, you are not.

### **Forsikrings Garantifond and Financial Services Compensation Scheme**

We are members of the Forsikrings Garantifond and this is your first point of claim for financial compensation in the event of any financial failure by us.

Further information about the scheme is available from <http://www.skadesgarantifonden.dk>

Philip Heymans Allé 1,

2900 Hellerup,

Denmark

Telephone: +45 41 91 91 91

Cover also exists under the Financial Services Compensation Scheme (FSCS). The FSCS provides compensation for UK consumers in case UK authorised insurers are unable, in specified circumstances, to meet any valid claims under their policies. In addition to protect the UK customer the FSCS also covers UK risks insured with EEA Authorised Insurance companies. Under this scheme 90% of the total claim will be met (100% if the insurance is legally compulsory). Compensation is only available to commercial customers in limited circumstances.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to:

Financial Services Compensation Scheme

10th Floor, Beaufort House

15 St Botolph Street

London

EC3A 7QU

Telephone: 0800 678 1100 or 0207 741 4100

## **Regulation**

Gefion Insurance A/S. Registered in Denmark, No. 53117 Authorised by the Financial Conduct Authority and regulated by the Finanstilsynet (Danish FSA).

## **Policy Administration**

This policy is underwritten by Gefion Insurance A/S and managed by PolicyPlan Limited an appointed representative of Staveley Head Limited. Registered in England and Wales No. 6419377. Registered Office: Staveley House, 77 Church Street, Connah's Quay, CH5 4AS. Staveley Head Limited are authorised and regulated by the Financial Conduct Authority.