

Policy Summary:

Important facts about your Black Cab Insurance Policy are summarised below. Please be advised this document is merely a summary and does not describe all of the terms and conditions of your insurance policy, so please take your time to read the policy booklet to ensure that you are fully aware of all the policy terms and conditions that may apply.

Name of Insurer:

The Insurers of your Black Cab Motor Insurance Policy are Tradewise Insurance Company Ltd, Suite 943, Europort, Gibraltar.

Type of Insurance:

The policy protects your motor vehicle(s) for Comprehensive Benefits.

Significant Features and Benefits:

Your policy booklet includes detailed explanations on the following features:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or Injury to any third party, Including passengers.	Included	Not Available	Not Available
Legal Liability for damage Caused to other people's Property up to £5,000,000	Included	Not Available	Not Available
Loss or Damage to your Vehicle(s) by Accidental Damage, Vandalism, Malicious Damage, Fire Or Theft	Included	Not Available	Not Available
Windscreen Cover	Included	Not Available	Not Available
Breakdown Cover	Included	Not Available	Not Available
Uninsured Driver Cover	Included	Not Available	Not Available

Uninsured Loss Recovery (ULR)

All Tradewise policies include Uninsured Loss Recovery as standard. Cover is provided for Legal Fees to an aggregate of £50,000 during any one Period of Insurance in pursuing a claim against a third party for losses and expenses including claims for compensation for personal injuries arising out of an accident which occurred and was notified to the Company within the Period of Insurance. This cover relates to the driver of the insured vehicle only and is operated on our behalf by Kingsway Claims Ltd.

Significant Exclusions

Replacement vehicle in an 'At Fault' Incident / Claim / Fire or Theft

Drivers and/or Vehicles that are NOT badged and/or Plated by the Public Carriage Office (PCO) or Transport for London (TFL)

Vehicles NOT Owned and Registered to the Insured / Proposer

Driving of Other Cars Extension (DOC)

Audio Equipment including PDA / 2 Way Radio Equipment and the likes / Satellite Navigation Systems

Loss of or Damage to your vehicle if the vehicle is unoccupied and the ignition key is in or on your vehicle or the vehicle is left unlocked or windows left open

You are responsible for the first part of any own damage claim, this is known as an 'excess'. Our minimum excess is £250.00 but this may vary. Full details of your excess are shown on your schedule of insurance.

You are responsible for the Glass Excess of £60.00 for any Window Glass Replacement Claim.

Being driven by or in the custody or control of any **Agency Driver**

Panoramic Windscreens or Sun Roof

Duration of Insurance

Cover is normally valid for a twelve month period and is detailed in your schedule.

Cancellation

Although every effort will be made to ensure your policy is suitable, you do have the right to cancel this commercial contract. In the event of cancellation we will refund your premium, first deducting a charge for the cover provided from inception until the date the policy is cancelled.

We reserve the right to withhold any return of premium in the event of a claim.

Period not exceeding:	1 month	2 months	3 months	
Amount payable:	25%	37.5%	50%	
Period not exceeding:	4 months	6 months	8 months	Over 8 months
Amount payable:	62.5%	75%	87.5%	FULL PREMIUM

Claims Contact Details

All claims should be reported immediately to the Claims Department of Tradewise Insurance Services Limited on: 0800 2055 513 or via their website: www.tradewiseinsurance.com

Windscreen Contact Details

Call Taxi Glaze on 0800 8620 474 or Nationwide Windscreen Services on 0845 3730 190

Complaints Procedure

If you wish to make a complaint you can write to:

Head of Compliance
Tradewise Insurance Services Ltd
300 Southbury Road
Enfield
EN1 1TS

Should you remain dissatisfied, you may refer your complaint to:

Head of Compliance
Tradewise Insurance Company Ltd
Suite 943
Europort
Gibraltar
GBX11 188

If you still remain dissatisfied, you may refer your complaint to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

www.financial-ombudsman.org.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Compensation Scheme

Tradewise Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations. Information is available upon request or by visiting their website@ www.fscs.org.uk