

Company: Tradewise Insurance Company Limited

Insurance Product Information Document

Product: Private/Public Hire – Oct 2018

This policy is administered by Tradewise Insurance Services Limited on behalf of Tradewise Insurance Company Limited.

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the policy wording, statement of fact, certificate of motor insurance, schedule and any endorsements for complete pre-contractual and contractual information.

Please take the time to carefully check your documentation to ensure you have provided the correct details and fully understand your obligations pre-contract and throughout your policy period. Please contact your broker should you have any questions or to amend the details we hold.



What is insured?

- ✓ Unlimited Liability for death or injury to any third party, including passengers, unlimited in amount
- ✓ Legal Liability for damage to other peoples property up to £5,000,000
- ✓ Loss or damage to the insured vehicle caused by fire, lightning, self-ignition, explosion, theft or attempted theft, up to the market value / value declared to us at the time of the incident.
- ✓ Loss or damage to the insured vehicle caused accidentally or as a result of malicious damage or vandalism, up to the market value / value declared to us at the time of the incident.
- ✓ Towing of property (such as trailers). We will cover damage caused by the towed item (Damage, fire or theft does not apply to the actual towed item such as a trailer and /or any item in or on the trailer).
- ✓ The cost of medical / emergency treatment following an accident. Limits apply as per the Road Traffic Act.
- ✓ Unlimited Cover for repairs or replacement to windscreen, side or rear glass, if repaired by our approved replacement service, or up to £250 (minus your glass excess) if an alternative repairer is used.
- ✓ Loss or damage to the vehicle's standard accessories by fire/theft or attempted theft, subject to your policy excess
- ✓ Minimum Indemnity provided to comply with laws relating to compulsory insurance of motor vehicles, in any county which is as member of the European Union – **Please contact your broker or agent for more details on obtaining Comprehensive cover for the duration of your trip.**
- ✓ Public Liability Insurance for £5,000,000



What is not insured? (Key exclusions only)

- ✗ If the insured vehicle is being used for a purpose which is not permitted or has been excluded by the Certificate of Motor Insurance.
- ✗ If the insured vehicle is being driven by or was last in the charge of any person who is not included / permitted to drive on the current Certificate of Motor Insurance.
- ✗ If the insured vehicle is being driven by or in the charge of any person who does not meet the terms and conditions of their driving licence, or has never held a driving licence, or is disqualified or prevented by law to drive a vehicle.
- ✗ Loss or damage to the insured vehicle and/or audio equipment arising from theft or attempted theft when the ignition keys have been left in or on the insured vehicle, or the insured vehicle has not been secured by means of all door locks, or any window or any form of sliding or removable roof or hood have been left open or unlocked.
- ✗ Wear and tear, mechanical or electrical breakdown
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Depreciation or loss of value following repairs
- ✗ If the insured vehicle does not have a valid Department of Transport test certificate (MOT) in force, if one is needed by law.
- ✗ Death, bodily injury, loss, damage and/or liability resulting from the insured vehicle being driven with an insecure load or number of passengers which makes it unsafe to drive or exceeds the manufacturer's specification, or towing a trailer which has an unsafe or insecure load, or towing a greater number of trailers than is permitted by law.
- ✗ Any vehicle which is not owned or leased (lease agreement should be for a minimum 12 Months) to the Insured, Insured's company or Spouse.



Are there any restrictions on cover?

- ! The Excess which is not covered by the insurance.
- ! We will not pay more than the market value of the insured vehicle.
- ! Windscreen / Window glass cover excludes recalibration costs and excludes damage to sun-roofs, glass roofs, panoramic roofs or windscreens, lights reflectors or folding rear windscreen assemblies. A limit of £250.00 less excess will also apply if you do not use one of our Contractors.
- ! VAT if you are VAT registered.
- ! Loss or damage to taxi metering equipment, ticketing equipment or other accessories of trade and any non standard / factory fitted audio or visual equipment.



Where am I covered?

- ✓ Your insurance applies in full if residing in Great Britain and visiting, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney. This includes while your vehicle is being transported within and between them.
- ✓ Your insurance provides the legal minimum amount of cover required whilst driving in any member of the European Union or any other Country which the Council of European Union is satisfied meets European Union Directives. – **You should contact your broker or agent for details on obtaining Comprehensive cover for the duration of your trip.**



What are my obligations?

- ✓ You should carry out a reasonable search to ensure the information you have provided to us represents a fair presentation of the risk. If it doesn't, it could result in an increase in premium, change in terms and conditions, your claim not being fully paid or your policy may be cancelled, void and of no effect.
- ✓ To notify us as soon as possible of any change to the information you have previously provided to us via your broker or agent.
- ✓ To maintain your vehicle in an efficient and roadworthy condition and protect it from damage or loss.
- ✓ To notify us as soon as possible if you are involved in an accident or any incident that may result in a claim – **Please call 0333 003 0613 (24 Hours)**
- ✓ To ensure all drivers have a valid full driving licence for a minimum of 60 months and only drive vehicles covered by the entitlement categories on their driving licence. Where required, drivers must be licenced with the appropriate licencing authority.



When and how do I pay?

- ✓ Please contact your broker or agent for information on how to pay.



When does the cover start and end?

- ✓ Cover starts from the time and date shown on the Certificate of Motor Insurance.
- ✓ Cover ends on the time and date shown on the Certificate of Motor Insurance.



How do I cancel the contract?

- ✓ To cancel your policy, you must notify your broker or agent.