

Taxi Excess Protect

Key Facts

The purpose of the policy summary is to help you understand the insurance by setting out the significant features, benefits and limitations and exclusions. You should still read the policy wording for a full description of the terms of the Insurance, including the policy definitions. This summary does not form part of the policy document.

Significant features and benefits

- Cover is provided for the excess that you would be responsible for following the successful settlement of a claim you make under your main motor insurance policy or motor vehicle hire insurance policy.
- We will pay you an amount equal to the excess in relation to each settled claim on your main motor insurance policy or motor vehicle hire insurance policy up to your cover limit under this policy in respect of claims arising from fire, theft, flood or vandalism or an accident where you were at fault, or where within six months, you are unable to recover your excess from a liable third party.
- Once you have made claims which total the annual aggregate limit, no further payments will be made under this policy and this vehicle excess insurance policy will lapse. You will then be liable for all and any future excess payments as defined in your personal motor insurance policy.

Exclusions and limitations

- You must be a permanent resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man) to benefit from this policy.

The following are not covered under your policy:

- Claims that do not arise from your main motor insurance policy or motor vehicle hire policy.
- Any claim not notified to us within 31 days of settlement of your main motor insurance claim.
- Claims of a lower value than the value of excess under your main insurance policy.
- Claims refused by your main motor insurer.
- Claims related to vehicles not named in the main motor insurance policy.
- Claims related to commercial travel.
- Claims arising from breakdown, misfuelling, windscreen repair or replacement or any glass repair or replacement to your motor vehicle.
- Claims for excess which has been waived or reimbursed by a third party.

The Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of UK General Insurance (Ireland) Limited, an insurance company established in Ireland and authorised and licensed by the Central Bank of Ireland. Registered in The Republic of Ireland, Registration Number 340407; Registered Office: Alexandra House, The Sweepstakes, Ballsbridge, Dublin 4.

Your Policy is arranged and claims administered by RTR UK Ltd, Dovecote House, Middlecliffe Lane, Little Houghton, Barnsley, South Yorkshire, S72 0HW

RTR UK Limited is an appointed representative of MB&G Insurance Services Limited, which is authorised by the Financial Conduct Authority (FCA), Ref 306978. RTR UK Limited is registered in England and Wales, Company No 05174365, Registered Address Dovecote House, Middlecliffe Lane, Little Houghton, Barnsley, S72 0HW.

Cooling off Period

We will refund your premium in full if, within 14 days, they decide that it does not meet your needs or you do not want this policy, provided that a claim has not been reported. The 14 day statutory cancellation right applies from the date the contract is entered into, or from the date that contract documents are received, whichever is the later. Once the 14 days has expired, you have the right to cancel this insurance; however, no refund of premium will be due.

How to Make a Claim

Please call the claims administrator on **0844 344 2020** to notify them of your claim.

The claims administrator will register your claim. They will send an acknowledgement letter with a claim form for you to complete. This correspondence will include a list of documents required to support your claim. Please post a copy of this acknowledgement, the completed claim form and all supporting documentation to:

RTR UK Limited
Dovercote House,
Middlescliffe Lane,
Little Houghton,
Barnsley,
South Yorkshire
S72 0HW

UK General Insurance Ltd is an insurer's agent and in the matters of a claim act on behalf of the insurer.

Complaints Procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should contact:

RTR UK Limited
Dovercote House,
Middlescliffe Lane,
Little Houghton,
Barnsley,
South Yorkshire
S72 0HW

Tel: 0844 344 2020

If your complaint cannot be resolved by the end of the next working day, it will be passed it to:

Customer Relations Department
UK General Insurance Limited,
Cast House,
Old Mill Business Park,
Gibraltar Island Road,
Leeds
LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. you may contact the Financial Ombudsman Service at:

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

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund. You may obtain more information about the Insurance Compensation Fund by visiting the Central Bank of Ireland's website at www.centralbank.ie.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.