

Comprehensive Taxi Policy

Insurance Product Information Document

Company: Plan Insurance Brokers

Product: Taxi Insurance



This document is a summary of the insurance contract it does not contain the full terms and conditions, and is not personalised to your specific individual needs. Complete pre-contractual information is provided in the Statement of Fact, Certificate of Motor Insurance, Policy Schedule and Policy Booklet. For full details of all policy terms, conditions, limitations and exclusions, please refer to the Policy Booklet, a copy of which is available on request at any time.

This Insurance has been underwritten by Wakam (UK Branch) who is registered with the Registrar of Companies under SIRET company number 562 117 085 00083 with its registered office at 120 – 122 rue Réaumur, 75002 Paris, France, operating through its UK Branch whose principal place of business is 18th & 19th floors, 100 Bishopsgate, London, EC2N 4AG. Wakam is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution, 4 Place de Budapest CS 924559, 75436 Paris (France). Wakam is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's Website. FCA registration number 517214.

What is this type of insurance? This comprehensive Taxi policy is provided for the drivers detailed in your schedule to drive specified vehicles for either public or private hire purposes as well as social, domestic and pleasure purposes. It provides cover for accidental damage, malicious damage, vandalism, fire, lightning, explosion, theft or attempted theft and your liability for injury to other people or damage to their property, subject to policy conditions, exclusions and endorsements.



What is insured?

- ✓ Loss of or damage to your vehicles caused by accidental or malicious damage, vandalism, fire, lightning, explosion, theft or attempted theft.
- ✓ Unlimited cover for death or injury to other people.
- ✓ Damage to third party vehicles or property up to 5,000,000.
- ✓ Damage to your windscreen, sunroof and windows up to £1000.
- ✓ New vehicle replacement if you have owned your car from new and it is deemed a total loss or stolen within 12 months & the mileage is under 15,000.
- ✓ £5,000,000 Public Liability.
- ✓ Uninsured driver promise
- ✓ Driving other cars – SDP only
- ✓ Foreign travel



What is not insured?

- ✗ Driving without a valid licence or not complying with its restrictions
- ✗ If any insured vehicle is being used for a purpose which is not permitted or is excluded by the Certificate of Motor Insurance.
- ✗ Any applicable policy excess.
- ✗ If any insured vehicle is being driven by or was last in the charge of any person who is not included to drive on the current Certificate of Motor Insurance.
- ✗ If any 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.
- ✗ Any Loss or damage to any insured vehicle if the insured vehicle has not been secured by means of the door locks, boot locks or if the windows or any form of sliding roof or removable panel roof or hood have been left open or unlocked.
- ✗ Any loss where you or any named driver are found to be under the influence of alcohol or drugs.

Optional Policy Covers

Protected NCD
Driving other Taxis
Driving of customer's vehicles for Chauffeur purposes
Annual European Cover



Are there any restrictions on cover?

- ! Policy excesses will apply to the first part of every claim.
- ! Windscreen cover is limited to £500 if you do not use our appointed supplier.
- ! Fare money, driver's personal effects and sports equipment up to £500.
- ! Vehicle accessories and in-vehicle equipment up to £1,000.
- ! Lock & key replacement up to £500.
- ! Signwriting up to £1,000 providing you alone are responsible for such costs.
- ! Passenger personal effects and luggage for which you are legally responsible up to £500 per passenger limited to a maximum of £2,000 for any one claim.
- ! Fraudulent or false claims will not be covered and we reserve the right to avoid your policy.



Where am I covered?

- ✓ Great Britain, the Isle of Man and the Channel Islands and during sea transit between ports in these areas including loading and unloading.
- ✓ Minimum level of cover provided in respect of liability which is legally insurable in any country which is a member of the European Union any country which the Commission of the European Communities is satisfied has made arrangements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle



What are my obligations?

- All claims must be reported within 24 hours directly to our dedicated claims team on 0333 003 0613 regardless of fault to qualify for your reduced policy excess.
- You must check your policy documents to ensure all information you have disclosed is accurate and complete., if it doesn't this may result in additional premiums being charged, your claim not being paid in full, your policy being cancelled or void from inception. Let us know if you have any medical conditions disclosable to the DVLA. - Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.
- In the event of a claim, never admit liability at the scene. - Once you are in a safe position, exchange contact details with everyone involved including witnesses, and take note of vehicle registration numbers involved. - If safe to do so, take pictures of the vehicles, registration numbers and any passengers, as well as the incident scene. - If any party is injured, call the emergency services
- You must fully co-operate with our claims investigations. Failure to co-operate will leave us with no alternative than to proceed to settle the claim on a without prejudice basis, reduce Your NCD and issue a notice of cancellation.
- You must comply with the terms and conditions of the policy including any endorsements shown on your schedule.



When and how do I pay?

To the insurance broker, who acting on your behalf has arranged this insurance policy.

Contact details can be found on your schedule of insurance, who will explain the payment options available to you.



When does the cover start and end?

Cover starts from and ends as stated on the Certificate of Motor Insurance and Schedule, or ends sooner if the policy is



How do I cancel the contract?

You may cancel the policy at any time by contacting Plan Insurance Brokers customer support.

If You cancel within the first 14 days of receipt of the policy documentation, providing there has been no claim or incident likely to give rise to a claim, a full return of premium will be given however this will be subject to a **minimum insurer charge of £35.00 Plus IPT**.

If You cancel this policy after 14 days of receipt of the policy documentation and there has been no claim (or claim pending) during the current Period of Insurance, we will calculate the pro-rata premium for the period You have been insured and refund any balance subject to a £50.00 policy administration fee charged by Us.

If the insured vehicle is fitted with a telematics device we will calculate the pro-rata premium for the period You have been insured and refund any balance subject to a **£50.00** policy administration fee, in addition to £150.00 + VAT for the cost of installing the **Telematics Device**.