

Important Information

About your Collingwood Motor Insurance Policy

From your renewal date, there will be changes to your Collingwood Motor Insurance Policy. Please take time to read this Notice in conjunction with your current Policy Booklet and Schedule, as it explains the changes being made to your existing policy with effect from your renewal date and how they might affect you.

If you would like to discuss any of these changes, please contact your insurance intermediary on the contact details they have provided you.

To help you when reading this document, the column headed "Current" is set out in the page number order as shown in your current policy booklet. "New" shows the page number in the latest Policy Booklet.

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Front Cover – Page 1		
Taxi Policy Document	Plan Annual Taxi Policy Document	We are amending the policy wording so that its more specific to Plan Annual Taxi.
Data Protection – Pages 5 - 9		
<p>Data Protection</p> <p>We are governed by the Data Protection Regulation applicable in both the United Kingdom and Gibraltar. Under this legislation we are required to tell you the following information. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications for insurance policies and claims. The savings that we make help us to keep premiums and products competitive.</p> <p>In order to provide our services, we will collect and use data about individuals, this means we are a 'data controller'.</p> <p>The legal foundation for processing your data, which has been obtained on a contract basis, is the performance of an insurance contract arranged between you and us. We are registered for the purposes of, and exercise control over, the processing of personal data, for which we carry specific responsibilities.</p> <p>Why we need your data Insurance Administration Purposes</p> <p>The personal data we collect will depend on our relationship with you. For example, we will collect and</p>	<p>Data Protection</p> <p>We are governed by the Data Protection Regulation applicable in both the United Kingdom and Gibraltar. Under this legislation we are required to tell you the following information. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications for insurance policies and claims. The savings that we make help us to keep premiums and products competitive.</p> <p>In order to provide our services, we will collect and use data about individuals, this means we are a 'data controller'.</p> <p>The legal basis for processing your data is the performance of an insurance contract arranged between you and us. We are registered for the purposes of, and exercise control over, the processing of personal data, for which we carry specific responsibilities.</p> <p>Why we need your data Insurance Administration Purposes</p> <p>The personal data we collect will depend on our relationship with you. For example, we will collect and hold more detailed information about you if you become a customer than if you</p>	<p>An update to the Data Protection clauses explaining how we use your details and the systems we have in place.</p>

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<p>hold more detailed information about you if you become a customer than if you simply receive a quote. Certain types of personal data are considered to be “special categories of data” due to their more sensitive nature. Sometimes we will ask for or obtain special categories of information because it is relevant to your insurance policy or claim.</p> <p>Where we refer to personal data, as set out in these notices, it is also deemed to include special category data, for example; medical conditions or convictions.</p> <p>The information that you give us will be used by us and your insurance intermediary and anybody appointed by us or them for the purposes of providing you with a quotation with a view to entering into an insurance contract, administering your insurance policy or a claim. It may be disclosed to reinsurers and to regulatory authorities for the purposes of administering your insurance policy or claim, as well as monitoring compliance with regulatory requirements.</p> <p>Where this happens, we will ensure that anyone to whom we send your information agrees to treat it with the same level of protection as if we were dealing with it.</p> <p>If you provide personal data on behalf of or about another person, you confirm that they have given you permission to give the information to us and your insurance intermediary and that we and they may process it.</p> <p>We and your insurance intermediary may undertake checks against publicly available information (such as DVLA records for MyLicence checks, electoral roll, county</p>	<p>simply receive a quote. Certain types of personal data are considered to be “special categories of data” due to their more sensitive nature. Sometimes we will ask for or obtain special categories of information because it is relevant to your insurance policy or claim.</p> <p>Where we refer to personal data, as set out in these notices, it is also deemed to include special category data, for example; medical conditions or convictions.</p> <p>The information that you give us will be used by us and your insurance intermediary and anybody appointed by us or them for the purposes of providing you with a quotation with a view to entering into an insurance contract, administering your insurance policy or a claim. It may be disclosed to reinsurers and to regulatory authorities for the purposes of administering your insurance policy or claim, as well as monitoring compliance with regulatory requirements.</p> <p>Where this happens, we will ensure that anyone to whom we send your information agrees to treat it with the same level of protection as if we were dealing with it.</p> <p>If you provide personal data on behalf of or about another person, you confirm that they have given you permission to give the information to us and your insurance intermediary and that we and they may process it.</p> <p>We and your insurance intermediary may undertake checks against publicly available information (such as DVLA records for MyLicence checks, electoral roll, county court judgements, bankruptcy orders or repossessions). These checks may be</p>	

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<p>court judgements, bankruptcy orders or repossessions). These checks may be made when you take out insurance with us or if you make a claim and the information shared with anyone acting on our behalf to administer your insurance policy or a claim (e.g. loss adjusters or investigators).</p> <p>Credit Searches To help us prevent fraud and to check your identity, we and your insurance intermediary may search files made available to us by credit reference agencies, who may keep a record on that search.</p> <p>How we will use your data Underwriting Purposes We will examine the potential risk in relation to your prospective or current policy (including anyone else likely to be involved, for example your age and the age of any other prospective drivers),so we can:</p> <ul style="list-style-type: none"> • consider whether to accept the relevant risk; • make decisions about the provision and administration of insurance policies and related services for you (and members of your household); • validate your claims history (or the claims history of any person likely to be involved in the insurance policy or claim) at any time, including upon application for insurance, in the event of an accident or a claim, or at a time of renewal. <p>DVLA This paragraph applies where you have agreed we may access Driver & Vehicle Licensing Agency 'DVLA' records:</p>	<p>made when you take out insurance with us or if you make a claim and the information shared with anyone acting on our behalf to administer your insurance policy or a claim (e.g. loss adjusters or investigators).</p> <p>Credit Searches To help us prevent fraud and to check your identity, we and your insurance intermediary may search files made available to us by credit reference agencies, who may keep a record on that search.</p> <p>How we will use your data Underwriting Purposes We will examine the potential risk in relation to your prospective or current policy (including anyone else likely to be involved, for example your age and the age of any other prospective drivers), so we can:</p> <ul style="list-style-type: none"> • consider whether to accept the relevant risk; • make decisions about the provision and administration of insurance policies and related services for you (and members of your household or company depending on your policy type); • validate your claims history (or the claims history of any person likely to be involved in the insurance policy or claim) at any time, including upon application for insurance, in the event of an accident or a claim, or at a time of renewal. <p>DVLA This paragraph applies where you have agreed we may access Driver & Vehicle Licensing Agency 'DVLA' records:</p>	

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<p>Information will be collected from you to enable us to examine the potential risk in relation to your policy so we can provide your (or that of any person covered by this policy for whom we hold details) Driving Licence Number (“DLN”) to the DVLA to confirm your (or that of any person covered by this policy for whom we hold details) licence status, entitlement and relevant restriction information, in addition to endorsement/conviction data. Searches may be carried out prior to you purchasing cover and, in the event you purchase a policy, at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage(s). A search of the DLN with the DVLA should not show a footprint against your (or that of any person covered by this policy for whom we hold details) driving licence. For details relating to personal information held about you by the DVLA, please visit www.dvla.gov.uk.</p> <p>Motor Insurance Database Information relating to your insurance policy will be added to the Motor Insurance Database (“MID”) managed by the Motor Insurers’ Bureau (“MIB”). The MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to, but including:</p> <ul style="list-style-type: none"> • Electronic Licensing; • Continuous Insurance Enforcement; • Law enforcement (prevention, detection, apprehension and or prosecution of offenders); • The provision of government services and or other services aimed at reducing the level and incidence of 	<p>Information will be collected from you to enable us to examine the potential risk in relation to your policy so that we can provide your (or any person covered by this policy for whom we hold details) Driving Licence Number (“DLN”) to the DVLA to confirm your (or any person covered by this policy for whom we hold details) licence status, entitlement and relevant restriction information, in addition to endorsement/conviction data. Searches may be carried out prior to you purchasing cover and, in the event you purchase a policy, at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage(s). A search of the DLN with the DVLA should not show a footprint against your (or any person covered by this policy for whom we hold details) driving licence. For details relating to personal information held about you by the DVLA, please visit www.dvla.gov.uk.</p> <p>Motor Insurance Database Information relating to your insurance policy will be added to the Motor Insurance Database (“MID”) managed by the Motor Insurers’ Bureau (“MIB”). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:</p> <ul style="list-style-type: none"> • Electronic Licensing; • Continuous Insurance Enforcement; • Law enforcement (prevention, detection, apprehension and or prosecution of offenders); • The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving; • If you or anyone covered by this policy are involved in a road 	

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<p>uninsured driving;</p> <ul style="list-style-type: none"> • If you or anyone covered by this policy are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information; • Persons (including his or her appointed representatives), pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. <p>It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.</p> <p>You can check that your correct registration number details are shown on the MID at www.askmid.com. You should show these notices to anyone insured to drive the vehicle covered under this insurance policy.</p> <p>Claims Management Purposes In the event of a claim, we may need to disclose personal information with any other party involved in that claim, such as third parties involved in the incident, insurers, solicitors or representatives and medical teams (either relating to third parties or appointed by us), the Police or other investigators. We may also have to investigate your claims and conviction history.</p> <p>Management Information Purposes We will analyse insurance and other markets for the purposes of: risk assessment, performance reporting, portfolio assessment and management reporting.</p>	<p>traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information;</p> <ul style="list-style-type: none"> • Persons (including his or her appointed representatives), pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. <p>It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police.</p> <p>You can check that your correct registration number details are shown on the MID at www.askmid.com. You should show these notices to anyone insured to drive the vehicle covered under this insurance policy.</p> <p>Claims Management Purposes In the event of a claim, we may need to disclose personal information with any other party involved in that claim, such as third parties involved in the incident, insurers, solicitors or representatives and medical teams (either relating to third parties or appointed by us), the Police or other investigators. We may also have to investigate your claims and conviction history.</p> <p>Management Information Purposes We will analyse insurance and other markets for the purposes of: risk assessment, performance reporting, portfolio assessment and management reporting.</p>	

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<p>Anti-fraud Purposes Fraud prevention and detection</p> <p>In order to prevent and detect fraud we may at any time:</p> <ul style="list-style-type: none"> • Share information about you with other organisations and public bodies including the Police; and/or • Undertake credit searches and additional fraud searches; and/or • Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. <p>We and other organisations may also search these agencies and databases to:</p> <ul style="list-style-type: none"> • Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household; and • Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies; and • Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity. <p>We can, on request, supply further details of the databases we access or to which we contribute.</p> <p>Claims history</p> <p>Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to industry databases.</p>	<p>Anti-fraud Purposes Fraud prevention and detection</p> <p>In order to prevent and detect fraud we may at any time:</p> <ul style="list-style-type: none"> • Share information about you with other organisations and public bodies including the Police; and/or • Undertake credit searches and additional fraud searches; and/or • Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. <p>We and other organisations may also search these agencies and databases to:</p> <ul style="list-style-type: none"> • Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household or company depending on your policy type; and • Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies; and • Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity. <p>We can, on request, supply further details of the databases we access or to which we contribute.</p> <p>Claims history</p> <p>Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to industry databases.</p>	

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<p>We may search the following databases when you apply for insurance, in the event of any incident or claim, or at time of renewal of your insurance policy (if applicable), to validate your claims history or that of any other person or property likely to be involved in the insurance policy or claim; this includes, but is not limited to:</p> <ul style="list-style-type: none"> • Claims and Underwriting Exchange (CUE) • Motor Insurers Anti-Fraud & Theft Register (MIAFTR) <p>How your data will be processed</p> <p>Insurance agencies and industry databases</p> <p>We may pass information to the Claims and Underwriting Exchange Register (CUE) and the Motor Insurers' Anti-Fraud and Theft Register (MIAFTR), run by the Motor Insurers' Bureau (MIB). The aim is to help us to check information provided by you and also to prevent fraudulent claims. These registers may be searched in considering any application of insurance in connection with the policy. We will pass any information relating to any incident (such as an accident or theft), which may or may not give rise to a claim under this insurance policy and which you have to notify us of in accordance with the terms and conditions of this insurance policy, to the relevant registers.</p> <p>Other insurers</p> <p>We may pass information about you and this insurance policy to other insurance companies with whom we reinsure our business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. Such companies may be located in countries outside the UK but within the European Economic Area</p>	<p>We may search databases when you apply for insurance, in the event of any incident or claim, or at time of renewal of your insurance policy (if applicable), to validate your claims history or no claims bonus or that of any other person or property likely to be involved in the insurance policy or claim; this includes, but is not limited to:</p> <ul style="list-style-type: none"> • Claims and Underwriting Exchange (CUE) • Motor Insurers Anti-Fraud & Theft Register (MIAFTR) <p>How your data will be processed</p> <p>Insurance agencies and industry databases</p> <p>We may pass information to the Claims and Underwriting Exchange Register (CUE) and the Motor Insurers' Anti-Fraud and Theft Register (MIAFTR), run by the Motor Insurers' Bureau (MIB). The aim is to help us to check information provided by you and also to prevent fraudulent claims. These registers may be searched in considering any application of insurance in connection with the policy. We will pass any information relating to any incident (such as an accident or theft), which may or may not give rise to a claim under this insurance policy and which you have to notify us of in accordance with the terms and conditions of this insurance policy, to the relevant registers.</p> <p>Other insurers</p> <p>We may pass information about you and this insurance policy to other insurance companies with whom we reinsure our business or who are dealing with a claim made under this policy. In addition, information may be passed to other insurance related organisations in common with industry practice. Such companies may be located in countries outside the UK and Gibraltar but within the European Economic Area</p>	


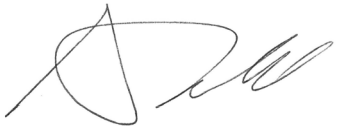
Current	New	What this means to you
<p>(“EEA”).</p> <p>Information on products and services Where we have relevant consent, we may use the details you have provided to send you information about our other products and services or to carry out research. We may contact you by letter, telephone or e-mail. Please be reassured that we won’t make your personal details available to any companies other than those that are contracted by us to provide services relating to your insurance contract with us. If you would prefer not to receive information from us or those companies who provide services on our behalf, simply tell our service provider when you call or write to them at:</p> <p>Head of Risk and Compliance Collingwood Insurance Services (UK) Limited Collingwood House Redburn Court Earl Grey Way North Shields Tyne and Wear NE29 6AR</p> <p>Your insurance intermediary In the event that we are unable to continue to trade with your insurance intermediary because they have ceased to trade through bankruptcy or liquidation, or in the event that their relevant FCA authorisation is revoked, we reserve the right to pass your insurance policy and all details on to another intermediary. If you do not wish for this to happen then please put your request in writing to us.</p>	<p>(“EEA”).</p> <p>Information on products and services Where we have relevant consent, we may use the details you have provided to send you information about our other products and services or to carry out research. We may contact you by letter, telephone or e-mail. Please be reassured that we won’t make your personal details available to any companies other than those that are contracted by us to provide services relating to your insurance contract with us. If you would prefer not to receive information from us or those companies who provide services on our behalf, simply tell our service provider when you call or write to them at:</p> <p>Head of Risk and Compliance Collinwood Insurance Services (UK) Limited Collingwood House Redburn Court Earl Grey Way North Shields Tyne and Wear NE29 6AR</p> <p>Your insurance intermediary In the event that we are unable to continue to trade with your insurance intermediary because they have ceased to trade through bankruptcy or liquidation, or in the event that their relevant FCA authorisation is revoked, we reserve the right to pass your insurance policy and all details on to another intermediary. If you do not wish for this to happen then please put your request in writing to us.</p>	

Current	New	What this means to you
<p>How long we will keep your data</p> <p>We will keep your personal information for as long as reasonably necessary to fulfil the purposes set out in this notice and to comply with our legal and regulatory obligations. We have a detailed retention policy in place which governs how long we will hold different types of information for. The exact time period will depend on the purpose for which we collect that information, for example:</p> <ul style="list-style-type: none"> • Quotes and Policies: 7 years • Claims: 7 years • Complaints: 7 years <p>In some circumstances depending on the nature of your policy and any claims made under it, data may be retained for a further period. It is retained for as long as a potential claim might be made or whilst a claim is being processed.</p> <p>Your rights and your personal data</p> <p>You are entitled to receive a copy of the information we hold about you. A request for personal data is free, unless the request is manifestly unfounded or excessive, in which case a reasonable administration fee may be charged.</p> <p>We take reasonable steps to ensure that the information we hold about you is accurate and where necessary up to date and complete. You are entitled to ask for any inaccurate personal data held by us to be rectified. You are entitled, in certain circumstances, to request that your personal information held by us is erased (subject to meeting certain criteria). Both of these rights are subject to our legal obligations under the regulations.</p>	<p>How long we will keep your data</p> <p>We will keep your personal information for as long as reasonably necessary to fulfil the purposes set out in this notice and to comply with our legal and regulatory obligations. We have a detailed retention policy in place which governs how long we will hold different types of information for. The exact time period will depend on the purpose for which we collect that information, for example:</p> <ul style="list-style-type: none"> • Policies: 7 years • Claims: 7 years • Complaints: 7 years <p>In some circumstances depending on the nature of your policy and any claims made under it, data may be retained for a further period. It is retained for as long as a potential claim might be made or whilst a claim is being processed.</p> <p>Your rights and your personal data</p> <p>You are entitled to receive a copy of the information we hold about you. A request for personal data is free, unless the request is manifestly unfounded or excessive, in which case a reasonable administration fee may be charged.</p> <p>We take reasonable steps to ensure that the information we hold about you is accurate and where necessary up to date and complete. You are entitled to ask for any inaccurate personal data held by us to be rectified. You are entitled, in certain circumstances, to request that your personal information held by us is erased (subject to meeting certain criteria). Both of these rights are subject to our legal obligations under the regulations.</p>	

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<p>You have the right to restrict or object to the processing of your personal data, subject to our legal obligations under the regulations. Please note in some circumstances we will not be able to cease processing your information, for example if you have a live insurance contract with us or an ongoing claim under your insurance contract.</p> <p>You have the right to data portability which allows you to obtain the information previously provided to us, in a structured, commonly used and machine readable format. You have the right to request for this data to be transmitted to another data controller or processor, where this is possible.</p> <p>You have the right to object to the processing of your personal data in respect to direct marketing or on grounds relating to your particular situation at any time.</p> <p>If you have been subject to an automated decision and do not agree with the outcome, you can ask us to review it.</p> <p>If you would like to find out more about your data protection rights or exercise any of the rights mentioned above, you can contact our service provider:</p> <p>Head of Risk and Compliance Collingwood Insurance Services (UK) Limited Collingwood House Redburn Court Earl Grey Way North Shields Tyne and Wear NE29 6AR</p>	<p>You have the right to restrict or object to the processing of your personal data, subject to our legal obligations under the regulations. Please note in some circumstances we will not be able to cease processing your information, for example if you have a live insurance contract with us or an ongoing claim under your insurance contract.</p> <p>You have the right to data portability which allows you to obtain the information previously provided to us, in a structured, commonly used and machine readable format. You have the right to request for this data to be transmitted to another data controller or processor, where this is possible.</p> <p>You have the right to object to the processing of your personal data in respect to direct marketing or on grounds relating to your particular situation at any time.</p> <p>If you have been subject to an automated decision and do not agree with the outcome, you can ask us to review it.</p> <p>If you would like to find out more about your data protection rights or exercise any of the rights mentioned above, you can contact our service provider:</p> <p>Head of Risk and Compliance Collingwood Insurance Services (UK) Limited Collingwood House Redburn Court Earl Grey Way North Shields Tyne and Wear NE29 6AR</p>	

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<p>Email: Compliancemail@Collingwood.co.uk</p> <p>If you wish to raise a complaint about how we have handled your personal data, you can contact our Data Protection Officer:</p> <p>Head of Risk and Compliance Collingwood Insurance Company Limited 7.02 World Trade Center Bayside Road Gibraltar GX11 1AA Email: Enquiries@Collingwood.gi</p> <p>If you are not satisfied with our response or believe we are processing your personal data in a way which is not in accordance with the law, you can complain to the Gibraltar Regulatory Authority at the following address:</p> <p>Gibraltar Regulatory Authority 2nd Floor Eurotowers 4 1 Europort Road Gibraltar GX11 1AA</p>	<p>Email: Compliancemail@Collingwood.co.uk</p> <p>If you wish to raise a complaint about how we have handled your personal data, you can contact our Data Protection Officer:</p> <p>Data Protection Officer Collingwood Insurance Company Limited 7.02 World Trade Center Bayside Road Gibraltar GX11 1AA Email: Enquiries@Collingwood.gi</p> <p>If you are not satisfied with our response or believe we are processing your personal data in a way which is not in accordance with the law, you can complain to the Gibraltar Regulatory Authority at the following address:</p> <p>Gibraltar Regulatory Authority 2nd Floor Eurotowers 4 1 Europort Road Gibraltar GX11 1AA</p>	

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Introduction (Preamble) – Page 12		
<p>Taxi Insurance Policy</p> <p>INTRODUCTION (PREAMBLE) This policy document is evidence of a legally binding contract of insurance between you (the Insured) and us (Collingwood Insurance Company Limited). The contract has been formed in accordance with:</p> <ul style="list-style-type: none"> the information you provided or which has been provided on your behalf on your signed Proposal form or Statement of fact, and any other information given either verbally or in writing by you or on your behalf <p>at the time you applied for insurance.</p> <p>You must read this policy, the Schedule and the Certificate of Motor Insurance together. The Schedule tells you which sections of the policy apply. Please check all the above documents carefully to make certain they give you the cover you want.</p> <p>We agree to insure you under the terms, conditions and exceptions contained in this policy document or in any Endorsement applying to this policy document. The insurance provided by the policy document covers any liability, loss or damage that may occur within the Geographical limits of the policy during any Period of insurance for which you have paid, or agreed to pay the premium.</p> <p>Nobody other than you (the Insured) and us (Collingwood</p>	<p>Plan Annual Insurance Policy</p> <p>INTRODUCTION (PREAMBLE) This policy document is evidence of a legally binding contract of insurance between you (the Insured) and us (Collingwood Insurance Company Limited).</p> <p>In the formation and throughout the duration of the contract, we rely upon:</p> <ul style="list-style-type: none"> the information you provided, or which has been provided on your behalf on your signed Proposal form or Statement of fact, and any other information given either verbally or in writing by you or on your behalf. <p>You must read this policy, the Schedule and the Certificate of Motor Insurance together. The Schedule tells you which sections of the policy apply. Please check all the above documents carefully to make certain they give you the cover you want.</p> <p>We agree to insure you under the terms, conditions and exceptions contained in this policy document or in any Endorsement applying to this policy document. The insurance provided by the policy document covers any liability, loss or damage that may occur within the Geographical limits of the policy during any Period of insurance for which you have paid, or agreed to pay the premium.</p> <p>Nobody other than you (the Insured) and us (Collingwood Insurance Company Limited) has any rights that they can enforce</p>	<p>We have revised the wording which includes an update to the information we rely upon and also includes an update to our CEO, our registered office address and regulatory footer.</p>

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<p>Insurance Company Limited) has any rights that they can enforce under this contract except for those rights that they have under road traffic law in any country in which this insurance applies.</p> <p>Unless specifically agreed otherwise, this insurance shall be subject to English Law.</p> <p>The terms and conditions of this policy and all other information concerning this insurance are communicated to you in the English language and we undertake to communicate in this language for the duration of the policy.</p>  <p>Alan A Beenshill, Chief Executive Officer Collingwood Insurance Company Limited Authorised Insurers, registered in Gibraltar (Reg. No. 89988). Registered office: Montagu Pavilion, 8-10 Queensway, Gibraltar GX11 1AA.</p> <p>Collingwood Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission.</p> <p>The Financial Services Compensation Scheme covers this policy. Further information is available at www.fscs.org.uk.</p> <p>Collingwood Insurance Company Limited is a member of the Association of British Insurers</p>	<p>under this contract except for those rights that they have under road traffic law in any country in which this insurance applies.</p> <p>Unless specifically agreed otherwise, this insurance shall be subject to English Law.</p> <p>The terms and conditions of this policy and all other information concerning this insurance are communicated to you in the English language and we undertake to communicate in this language for the duration of the policy.</p>  <p>Steven Loudwill, Chief Executive Officer Collingwood Insurance Company Limited Authorised Insurers, registered in Gibraltar (Reg. No. 89988). Registered office: Sovereign Place, 117 Main Street, Gibraltar, GX11 1AA.</p> <p>Collingwood Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission.</p> <p>The Financial Services Compensation Scheme covers this policy. Further information is available at www.fscs.org.uk.</p> <p>Collingwood Insurance Company Limited is a member of the Association of British Insurers.</p>	

Current	New	What this means to you
Insurance provided – guide to policy cover – Page 15		
<p>The level of cover provided by this insurance is shown on your Schedule. The sections of this Taxi Insurance Policy that apply for each level of cover are as shown below. Cover is subject to any Endorsement shown on your Schedule.</p> <p>Comprehensive</p> <p>Sections 1 to 7 of this Taxi Insurance Policy apply</p> <p>Third Party Fire and Theft</p> <p>Sections 1, 3, 4, 6 and 7 of this Taxi Insurance Policy apply</p> <p>Third party only</p> <p>Sections 1, 4, 6 and 7 of this Taxi Insurance Policy apply.</p> <p>The General Exceptions and General Conditions of this Motor Insurance Policy apply to all levels of cover.</p>	<p>The level of cover provided by this insurance is shown on your Schedule. The sections of this Plan Annual Taxi Insurance Policy that apply for each level of cover are as shown below. Cover is subject to any Endorsement shown on your Schedule.</p> <p>Comprehensive</p> <p>Sections 1 to 9 of this Plan Annual Taxi Insurance Policy apply</p> <p>Third Party Fire and Theft</p> <p>Sections 1, 3, 5, 7, 8 and 9 of this Plan Annual Taxi Insurance Policy apply</p> <p>Third party only</p> <p>Sections 1, 5, 7, 8 and 9 of this Plan Annual Taxi Insurance Policy apply.</p> <p>The General Exceptions and General Conditions of this Motor Insurance Policy apply to all levels of cover.</p>	<p>We have amended 'Taxi Insurance Policy' with 'Plan Annual Taxi Insurance Policy' and amended the Section numbers.</p>
Exceptions to Sections 2 and 3: - Page 22		
<p>Loss or damage caused by an inappropriate type or grade of fuel being used.</p>	<p>Loss or damage caused to the insured vehicle or the cost of draining and cleaning caused by an inappropriate type, grade or mis-delivery of fuel, or filling its fuel tank with any other liquid, additive or contaminant.</p>	<p>We have revised the wording relating to the Misfuelling exclusion.</p>

Current	New	What this means to you
Section 4: Windscreen Damage – Page 23		
N/A	<p>Section 4: Windscreen Damage</p> <p>This section applies only if the cover shown on your Schedule is Comprehensive</p> <p>We will cover you for the cost of repair/replacement of a broken glass front windscreen for the Insured vehicle.</p> <p>We may at our option use parts that have not been supplied by the original manufacturer when replacing glass as a result of all claims under this section.</p> <p>Using our approved replacement service</p> <p>If the work in repairing or replacing your front windscreen is undertaken by our approved replacement service cover will be unlimited in amount but will be subject to any Excess that applies. The amount of Excess will be shown on your Schedule but this Excess will not apply if the broken front windscreen can be repaired rather than replaced.</p> <p>In the event of an incident likely to give rise to a claim for damaged glass please contact our approved replacement service as follows:</p> <p>CALL THE 24 HOUR GLASS HELPLINE – TELEPHONE 0800 877 8682</p> <p>Using an alternative Windscreen supplier</p> <p>If you do not use our approved replacement service cover under this section is limited to an amount of £225, which is also subject to the deduction of any Excess that applies, for any one claim. The amount of Excess will be shown on your Schedule but this Excess will not apply if the broken front windscreen can be repaired rather than replaced.</p>	<p>We have added an exclusive Section of cover for Windscreen Damage in place of the old Endorsement at the end of the policy wording. This Section only applies if your cover is on a Comprehensive basis.</p>

Current	New	What this means to you
	<p>Exceptions to Section 4</p> <ul style="list-style-type: none"> You will be required to pay the Excess shown on the Schedule in respect of each claim under this section for the replacement of a front windscreen. This Excess will not apply where the front windscreen can be repaired and does not require replacement. We will not pay claims for the repair or replacement of rear or side windscreens/windows, sunroofs, glass roofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies under this section. We will not pay for more than two windscreen claims under this section, which are made in any one annual period of insurance. We will not pay claims for mechanical items associated with window mechanisms of the Insured vehicle under this section. We will not pay the cost of importing parts or items of replacement glass that are not available in the United Kingdom. If an incident occurs involving the breakage of multiple items of glass we will not pay for any replacement glass under this section. 	
Section 5: Unauthorised Use – Page 24		
<p>Section 4: Unauthorised Use</p> <p>In the same terms that we insure you under this Taxi Insurance Policy we will also cover you if the Insured vehicle is being used or driven without your knowledge or</p>	<p>Section 5: Unauthorised Use</p> <p>In the same terms that we insure you under this Plan Annual Term Taxi Insurance Policy we will also cover you if the Insured vehicle is being used or driven without your knowledge or consent for any</p>	<p>We have amended 'Taxi Insurance Policy' with 'Plan Annual Taxi Insurance Policy' and amended the Section number.</p>

Current	New	What this means to you
<p>consent for any purpose not permitted by your Certificate of Motor Insurance.</p> <p>Cover is only provided under this section on the understanding that you take all precautions necessary to ensure that all persons permitted to drive the Insured vehicle are made aware of the limitations of use as stipulated on your Certificate of Motor Insurance.</p>	<p>purpose not permitted by your Certificate of Motor Insurance.</p> <p>Cover is only provided under this section on the understanding that you take all precautions necessary to ensure that all persons permitted to drive the Insured vehicle are made aware of the limitations of use as stipulated on your Certificate of Motor Insurance.</p>	
Section 6: Provision of a Courtesy Car – Page 24		
Section 5: Provision of a Courtesy Car	Section 6: Provision of a Courtesy Car	We have amended the Section number.
Section 7: Foreign use of the Insured vehicle – Page 25		
Section 6: Foreign use of the Insured vehicle	Section 7: Foreign use of the Insured vehicle	We have amended the Section number.
Section 8: Indemnity to Principals – Page 26		
<p>Section 7: Indemnity to Principals</p> <p>In the same terms in which we insure you under Section 1 of this Taxi Insurance Policy we will extend cover to include any liability assumed by you in connection with the Insured vehicle(s) under any contract with a principal for the execution of work or the provision of services.</p> <p>Exceptions to Section 7</p>	<p>Section 8: Indemnity to Principals</p> <p>In the same terms in which we insure you under Section 1 of this Plan Annual Taxi Insurance Policy we will extend cover to include any liability assumed by you in connection with the Insured vehicle(s) under any contract with a principal for the execution of work or the provision of services.</p> <p>Exceptions to Section 8</p>	We have amended 'Taxi Insurance Policy' with 'Plan Annual Taxi Insurance Policy' and amended the Section number.

Current	New	What this means to you
Section 9: No Claims Discount (NCD) and Protected No Claims Discount (PNCD) – Pages 27 - 29		
N/A	<p>Section 9: No Claims Discount (NCD) and Protected No Claims Discount (PNCD)</p> <p>General information regarding your No Claims Discount (NCD) and Protected No Claims Discount (PNCD)</p> <p>Your NCD and PNCD will not be affected in the following circumstances: -</p> <ul style="list-style-type: none"> • if we make a full recovery of all payments made by us in connection with any claim, or • if you only claim for a broken front windscreen and no more than two such claims are made in any one annual Period of insurance, or • if we only have to pay for an emergency treatment fee and incur no other costs. <p>If you decide to cancel your policy and premiums remain outstanding, we will not be able to issue proof of No Claims Discount until the outstanding premiums are paid.</p> <p>You cannot transfer your No Claims Discount to somebody else.</p> <p>Your Schedule will confirm if your NCD is protected.</p> <p><u>No Claims Discount (NCD)</u></p> <p>If your NCD is not protected on your Schedule, then the following paragraph and table will apply.</p>	<p>We have added a new Section to explain the conditions and rules around No Claims Discount (NCD) and Protected No Claims Discount (PNCD).</p>

Current	New	What this means to you																								
	<p>As long as no claim is made under this policy during any one annual Period of insurance, we will give you a discount when you renew your insurance. The table below shows what would happen to your No Claims Discount if you were to make one or more claims in the next 12 months.</p> <table><tr><td>Continuous period of claim-free insurance at commencement of policy or last renewal date</td><td>In the event of a single claim in any one annual Period of insurance, your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date</td><td>In the event of a second claim in any one annual Period of insurance, your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date</td><td>In the event that three or more claims arise in any one annual Period of insurance, your No Claims Discount entitlement will reduce to nil at the policy's next renewal date</td></tr><tr><td>1 year</td><td>Nil</td><td>Nil</td><td>Nil</td></tr><tr><td>2 years</td><td>Nil</td><td>Nil</td><td>Nil</td></tr><tr><td>3 years</td><td>1 year</td><td>Nil</td><td>Nil</td></tr><tr><td>4 years</td><td>2 years</td><td>Nil</td><td>Nil</td></tr><tr><td>5 years or more</td><td>3 years</td><td>1 year</td><td>Nil</td></tr></table> <p><u>Protected No Claims Discount (PNCD)</u></p> <p>If your NCD is protected on your Schedule, then the following paragraphs will apply.</p> <p>Subject to meeting certain criteria set out below, we will protect your No Claims Discount, where you have agreed to pay an additional premium.</p> <p>The minimum level of No Claims Discount you can protect is 1 year.</p> <p>We will allow you to experience one claim where you are considered at fault or where we have not recovered our outlay, in any three consecutive years (periods of insurance), without your No Claims Discount entitlement being affected.</p>	Continuous period of claim-free insurance at commencement of policy or last renewal date	In the event of a single claim in any one annual Period of insurance, your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date	In the event of a second claim in any one annual Period of insurance, your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date	In the event that three or more claims arise in any one annual Period of insurance, your No Claims Discount entitlement will reduce to nil at the policy's next renewal date	1 year	Nil	Nil	Nil	2 years	Nil	Nil	Nil	3 years	1 year	Nil	Nil	4 years	2 years	Nil	Nil	5 years or more	3 years	1 year	Nil	
Continuous period of claim-free insurance at commencement of policy or last renewal date	In the event of a single claim in any one annual Period of insurance, your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date	In the event of a second claim in any one annual Period of insurance, your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date	In the event that three or more claims arise in any one annual Period of insurance, your No Claims Discount entitlement will reduce to nil at the policy's next renewal date																							
1 year	Nil	Nil	Nil																							
2 years	Nil	Nil	Nil																							
3 years	1 year	Nil	Nil																							
4 years	2 years	Nil	Nil																							
5 years or more	3 years	1 year	Nil																							

Current	New	What this means to you																								
	<p>The following table confirms how Protected No Claims Discount operates. It explains the effect that claims may have on your No Claims Discount entitlement, depending upon how many claims occur in any in any three consecutive years (periods of insurance) (where you are considered at fault or where we have not recovered our outlay):</p> <table><tr><td>Continuous period of claim-free insurance at commencement of policy or last renewal date</td><td>In the event of a single claim in any three consecutive years (periods of insurance), your No Claims Discount entitlement will remain unaffected at the policy's next renewal date</td><td>In the event of a second claim in any three consecutive years (periods of insurance), your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date</td><td>In the event that three or more claims arise in any three consecutive years (periods of insurance), your No Claims Discount entitlement will reduce to nil at the policy's next renewal date</td></tr><tr><td>1 year</td><td>1 year</td><td>Nil</td><td>Nil</td></tr><tr><td>2 years</td><td>2 years</td><td>Nil</td><td>Nil</td></tr><tr><td>3 years</td><td>3 years</td><td>1 year</td><td>Nil</td></tr><tr><td>4 years</td><td>4 years</td><td>2 years</td><td>Nil</td></tr><tr><td>5 years or more</td><td>5 years or more</td><td>3 years</td><td>Nil</td></tr></table>	Continuous period of claim-free insurance at commencement of policy or last renewal date	In the event of a single claim in any three consecutive years (periods of insurance), your No Claims Discount entitlement will remain unaffected at the policy's next renewal date	In the event of a second claim in any three consecutive years (periods of insurance), your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date	In the event that three or more claims arise in any three consecutive years (periods of insurance), your No Claims Discount entitlement will reduce to nil at the policy's next renewal date	1 year	1 year	Nil	Nil	2 years	2 years	Nil	Nil	3 years	3 years	1 year	Nil	4 years	4 years	2 years	Nil	5 years or more	5 years or more	3 years	Nil	
Continuous period of claim-free insurance at commencement of policy or last renewal date	In the event of a single claim in any three consecutive years (periods of insurance), your No Claims Discount entitlement will remain unaffected at the policy's next renewal date	In the event of a second claim in any three consecutive years (periods of insurance), your No Claims Discount entitlement will reduce to the following level at the policy's next renewal date	In the event that three or more claims arise in any three consecutive years (periods of insurance), your No Claims Discount entitlement will reduce to nil at the policy's next renewal date																							
1 year	1 year	Nil	Nil																							
2 years	2 years	Nil	Nil																							
3 years	3 years	1 year	Nil																							
4 years	4 years	2 years	Nil																							
5 years or more	5 years or more	3 years	Nil																							
General Exceptions – Page 30																										
5. Any liability you have accepted under an agreement or contract unless you would have had that liability anyway. This exception does not apply to Section 7 of this Taxi Insurance Policy – Indemnity to Principals.	5. Any liability you have accepted under an agreement or contract unless you would have had that liability anyway. This exception does not apply to Section 8 of this Plan Annual Taxi Insurance Policy – Indemnity to Principals.	We have amended 'Taxi Insurance Policy' with 'Plan Annual Taxi Insurance Policy' and amended the Section number this exception is referring to.																								

Current	New	What this means to you
General Conditions – Pages 30 - 31		
<p>4. Cancellation</p> <p>4.1 Policy durations of more than 3 calendar months</p> <p>Providing you have not committed or are not suspected of committing a fraudulent act (see page 25) the following cancellation condition applies. Where a fraudulent act has arisen or is suspected, your policy may be declared void or cancelled immediately and no refund will be provided.</p> <p><u>Cancellation by you</u></p> <p>You or your duly authorised agent can cancel this policy by contacting us in writing. Providing your policy is at least 3 calendar months in duration and there have been no claims or incidents likely to give rise to a claim in the current Period of insurance, we will refund the premium relating to any unused portion of cover on a pro rata basis from the date of receipt of your instruction, or a later date if requested.</p> <p>If the duration of your policy is less than 3 calendar months, no refund will be due upon cancellation by you.</p> <p><u>Cancellation by us</u></p> <p>We or our duly authorised intermediary can cancel this policy by giving you 7 days' notice in writing 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 refund the premium relating to any unused portion of cover within the current Period of insurance on a pro-rata basis.</p>	<p>4. Cancellation</p> <p>Providing you have not committed or are not suspected of committing a fraudulent act the following cancellation condition applies. Where a fraudulent act has arisen or is suspected, your policy may be declared void or cancelled immediately and no refund will be provided. For full details, please refer to General Condition 1.</p> <p><u>Cancellation by you</u></p> <p>You or your duly authorised agent can cancel this policy by contacting us in writing. Providing there have been no claims or incidents likely to give rise to a claim in the current Period of insurance, we will refund the premium relating to any unused portion of cover on a pro rata basis from the date of receipt of your instruction, or a later date if requested.</p> <p><u>Cancellation by us</u></p> <p>We or our duly authorised intermediary can cancel this policy by giving you 7 days' notice in writing 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 refund the premium relating to any unused portion of cover within the current Period of insurance on a pro-rata basis.</p>	<p>We have amended this section so that its more specific to Annual Taxi.</p>

Current	New	What this means to you
<p>In addition to fraudulent acts (which, as noted above, may result in your policy being declared void or cancelled immediately with no refund being provided), a non-exhaustive list of reasons why we may cancel your policy are:</p> <ul style="list-style-type: none"> • Failure to pay your premium • The inappropriate behaviour of you or anyone acting on your behalf (for example acting abusively or making inappropriate comments, including those of a sexual nature, to our staff or those of our service provider or your insurance intermediary) • Failure to co-operate during the sale, administration or renewal of your policy • Failure to report, or co-operate during the administration of, a claim. <p>4.2 Short period policies i.e. policy durations of 3 calendar months or less</p> <p>Providing you have not committed or are not suspected of committing a fraudulent act (see page 25) the following cancellation condition applies. Where a fraudulent act has arisen or is suspected, your policy may be declared void or cancelled immediately and no refund will be provided.</p> <p><u>Cancellation by you</u></p> <p>This is a short period policy and where cancellation is effected by you no refund of premium will be made.</p> <p><u>Cancellation by us</u></p> <p>We or our duly authorised intermediary can cancel this policy by giving you 7 days' notice in writing to the last address you notified to us.</p>	<p>In addition to fraudulent acts (which, as noted above, may result in your policy being declared void or cancelled immediately with no refund being provided), a non-exhaustive list of reasons why we may cancel your policy are:</p> <ul style="list-style-type: none"> • Failure to pay your premium • The inappropriate behaviour of you or anyone acting on your behalf (for example acting abusively or making inappropriate comments, including those of a sexual nature, to our staff or those of our service provider or your insurance intermediary) • Failure to co-operate during the sale, administration or renewal of your policy • Failure to report, or co-operate during the administration of, a claim. 	

Current	New	What this means to you
<p>Providing there have been no claims or incidents likely to give rise to a claim in the current Period of insurance, we will refund the premium relating to any unused portion of cover within the current Period of insurance on a pro-rata basis.</p> <p>In addition to fraudulent acts (which, as noted above, may result in your policy being declared void or cancelled immediately with no refund being provided), a non-exhaustive list of reasons why we may cancel your policy are:</p> <ul style="list-style-type: none"> • Failure to pay your premium • The inappropriate behaviour of you or anyone acting on your behalf (for example acting abusively or making inappropriate comments, including those of a sexual nature, to our staff or those of our service provider or your insurance intermediary) • Failure to co-operate during the sale, administration or renewal of your policy • Failure to report, or co-operate during the administration of a claim. 		
Endorsements – Pages 32 – 34 (current Policy Booklet)		
<p>Endorsements</p> <p>These endorsements do not apply to your insurance unless shown on your Schedule for the current Period of insurance. All endorsements are subject to the terms, conditions and limitations of this policy document.</p> <p>Where an Endorsement number is followed by:</p>	N/A	<p>These have been removed and will be detailed in your Policy Schedule, for any Endorsements that apply to you.</p>

Current	New	What this means to you
<p>(a) the registration number of a vehicle and/or the name of any person then the Endorsement shall only apply to either that vehicle or person.</p> <p>(b) additional wording then such wording shall be read in context with the full Endorsement wording.</p> <p>E5 NAMED DRIVER(S) This insurance does not operate if the Insured vehicle is being driven by or was last in the charge for that purpose of any person who is not included to drive on the current Certificate of Motor Insurance or any person who is excluded by Endorsement on the current Schedule.</p> <p>E6 EXCLUDING DRIVERS UNDER AND/OR OVER A SPECIFIC AGE This insurance does not operate if the Insured vehicle is being driven by or was last in the charge for that purpose of any person as specified as an excluded driver on the Schedule.</p> <p>E7 SPECIFIED DRIVER(S) INCLUDED The Endorsement applicable under this insurance relating to excluded driver(s) shall not apply in respect of the person(s) named on the Certificate of Motor Insurance.</p> <p>E8 EXCLUDING DRIVERS WHO HAVE NOT HELD A FULL LICENCE FOR A SPECIFIC PERIOD This insurance does not operate if the Insured vehicle is being driven by or is in the charge of for the purpose of being driven any person who has not held a full driving licence to drive a vehicle of the same class for the period as specified in the Schedule.</p> <p>E11 DAMAGE EXCESS</p>		

Current	New	What this means to you
<p>You will be responsible for paying the amount specified on the Schedule in respect of any one occurrence of loss or damage which results in a claim under Section 2 of this policy. This amount is in addition to any other Excess that may apply.</p> <p>E13 NAMED DRIVER(S) DAMAGE EXCESS Whilst the Insured vehicle is being driven by or is in the charge of for the purpose of being driven by the person(s) specified on the Schedule you will be liable to pay the first amount as specified in the Schedule of each claim arising under Section 2 of this policy. This Excess is in addition to any other Excess that may apply.</p> <p>E14 NAMED DRIVER(S) DAMAGE, FIRE AND THEFT EXCESS Whilst the Insured vehicle is being driven by or is in the charge of for the purpose of being driven by the person(s) specified on the Schedule you will be liable to pay the first amount as specified on the Schedule of each claim arising under Section 2 or Section 3 of this policy. This Excess is in addition to any other Excess that may apply.</p> <p>E15 FIRE AND THEFT EXCESS You will be liable to pay the first amount as specified on the Schedule of each claim arising under Section 3 of this policy. This Excess is in addition to any other Excess that may apply.</p> <p>E16 ALL CLAIMS EXCESS You will be liable to pay the first amount as specified on the Schedule of each claim arising under this insurance. This Excess is in addition to any other Excess that may apply.</p>		

Current	New	What this means to you
<p>E17 WINDSCREEN EXTENSION</p> <p>We will cover you for the cost of repair/replacement of a broken glass front windscreen for the Insured vehicle up to the amount shown against this Endorsement on the Schedule. We may at our option use parts that have not been supplied by the original manufacturer when replacing front windscreens as a result of all claims under this extension. In the event of an incident likely to give rise to a claim for damaged front windscreens please contact our approved replacement service as follows:</p> <p>CALL THE 24 HOUR GLASS HELPLINE – TELEPHONE 0800 877 8682</p> <p>Using an alternative windscreen supplier</p> <p>If you do not use our approved replacement service, cover is limited to an amount of £225, which is also subject to the deduction of any Excess</p> <p>Exceptions to this extension</p> <ul style="list-style-type: none"> • You will be required to pay the Excess shown on the Schedule in respect of each claim under this section for the replacement of a front windscreen. This Excess will not apply where the front windscreen can be repaired and does not require replacement. • We will not pay claims for the repair or replacement of rear or side windscreens/windows, sunroofs, glass roofs, panoramic windscreens, lights/reflectors or folding rear windscreen assemblies under this section. • We will not pay claims for mechanical items associated with window mechanisms of the Insured vehicle under this section. • We will not pay the cost of importing parts or items of replacement glass that are not available in the United Kingdom. 		

Current	New	What this means to you
<ul style="list-style-type: none"> If an incident occurs involving the breakage of multiple items of glass we will not pay for any replacement glass under this section. <p>E18 DELETED SECTION(S) Any Section or sub-section of this insurance as specified on the Schedule is deleted and deemed inoperative.</p> <p>E19 ANTI-THEFT DEVICE There is no cover for theft or attempted theft under Section 3 of this policy unless there is an Insurance Industry (Thatcham, NACOSS) approved Anti-Theft Device (Category 1 or 2) fitted to the Insured vehicle and the device is fully operational at all times when the Insured vehicle is left unattended.</p> <p>E20 TRACKER WARRANTY There is no cover for theft or attempted theft under Section 3 of this policy unless there is an Insurance Industry approved Tracking Device fitted to the Insured vehicle and the device is fully operational at all times.</p> <p>E24 AUDIO, COMMUNICATION AND ELECTRONIC EQUIPMENT EXCLUDED We will not pay for loss of or damage to any Audio equipment fitted to the Insured vehicle. All items of sound reproduction, communications, navigation or in-vehicle entertainment equipment are specifically excluded in the policy wording.</p> <p>E25 ACCESSORIES OF THE TRADE EXTENSION In the same terms that we insure you under this Taxi Insurance Policy we will pay for loss of or damage to</p>		

Current	New	What this means to you
<p>Accessories of the Trade as defined elsewhere in this policy document. The maximum amount we will pay for any one claim is shown on the Schedule against this Endorsement number. Claims in respect of loss of or damage to Accessories of the Trade are subject to the Excesses shown on the Schedule in respect of accidental or malicious damage or fire and theft claims.</p> <p>There is no cover for loss of or damage to Accessories of the Trade arising from theft or attempted theft when you are not in the Insured vehicle and</p> <ul style="list-style-type: none"> • 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. <p>E38 SPECIFIC ENDORSEMENT An Endorsement specific to this policy that is not covered under any other Endorsement. The full Endorsement text will be shown on a separate attachment to the Schedule.</p> <p>E61 GARAGING – overnight restrictions We will not pay for claims arising from malicious damage, theft or any attempt thereat during the hours of 23.00 to 06.00 whilst the Insured vehicle is kept at or within a three mile radius of either your private dwelling or any other address where the Insured vehicle is normally kept.</p> <p>This endorsement will not apply if the Insured vehicle is in a securely locked garage or securely locked building of brick or concrete construction.</p>		

Current	New	What this means to you
<p>E99 LIABILITY EXTENSION The insurance provided by Section 1 of this policy is extended to indemnify any person insured under that Section against legal liability for death or injury caused to any person in circumstances arising out of a journey undertaken in connection with the policyholder's business where the provisions of the Road Traffic Acts do not apply.</p> <p>Provided that a) this extension shall not apply to death or injury caused to any person employed by you, and b) our liability under this extension for all amounts payable in respect of any one occurrence shall not exceed £5,000,000.</p>		
Regulatory footer – Page 36		
<p>Collingwood Insurance Company Limited Authorised Insurers, registered in Gibraltar (Reg. No. 89988). Registered office: Montagu Pavilion, 8-10 Queensway, Gibraltar, GX11 1AA. Collingwood Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission</p>	<p>Collingwood Insurance Company Limited Authorised Insurers, registered in Gibraltar (Reg. No. 89988). Registered office: Sovereign Place, 117 Main Street, Gibraltar, GX11 1AA. Collingwood Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission.</p>	Update to our registered office address and regulatory footer.
Policy Booklet Reference – Page 36		
Policy Booklet Reference TAXIPOL0518	Policy Booklet Reference PLANPOL0522	We have updated the document reference for version control.