

Insurance Product Information Document:

Product: Private & Public Hire scheme

Company:

Trident is a trading style of Blagrove Underwriting Agency Ltd (BUA). BUA are an intermediary and not an insurer. BUA has not made any personal recommendation regarding the sale of this policy. BUA is authorised and regulated by the Financial Conduct Authority and our reference number is 511162. BUA's offices are at 34 Lime Street, London EC3M 7AT and our registered office is at 15, Westferry Circus, Canary Wharf, London E14 4HD (Co Reg No 04209302)

Insurers:

Accredited Insurance Europe Limited - UK Branch (AIEL) is authorised and regulated by the Malta Financial Services Authority. AIEL is authorised by the Prudential Regulation Authority and with deemed variation of permission. AIEL is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. 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. AIEL is the UK Branch of Accredited Insurance (Europe) Limited, which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. AIEL has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered number: BR021362.

What is this type of insurance?

This is a motor insurance policy providing compulsory cover for third party liability. It also provides additional benefits as set out below, depending on the cover you have chosen.

This document provides only a summary of the key information relating to this motor insurance policy and should be read in conjunction with your policy wording, schedule, endorsements, motor certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply.



What is insured?

Comprehensive Cover

- ✓ Legal liability for death or injury to any other person, including passengers.
- ✓ Legal liability for damage to other people's property up to £20,000,000
- ✓ Foreign use. For up to 30 days in total in any period of insurance.
- ✓ Public liability cover up to £10,000,000 in respect of work undertaken.
- ✓ Loss or damage to the insured vehicle caused as a result of fire or theft up to the market value at the time of the loss.
- ✓ Loss or damage to the insured vehicle caused accidentally, or as a result of malicious damage, up to the market value.
- ✓ Windscreen &/or windows, repair subject to applicable limits and excess.



What is not insured?

The following exclusions apply. This is not an exhaustive list therefore please refer to the policy booklet for a full list of exclusions and as to whether they apply to the cover selected:

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Schedule or in the Document of Insurance and can be advised to you by your insurance intermediary.
- ✗ Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle is not shown on your certificate of motor insurance as allowed to drive.
- ✗ Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless your vehicle is fully secured.
- ✗ Loss or damage resulting from incorrectly maintaining or fuelling the vehicle by not following manufacturer instructions. This includes adding an inappropriate type or grade of fuel, oil or other consumable.
- ✗ Loss of or damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission.
- ✗ Loss or damage to the insured vehicle caused by malware, worms, computer viruses or the insured vehicle's systems, data or computer systems being controlled without your authority.
- ✗ Any liability to others, or loss or damage to any car covered by this insurance when it is being driven in an unsafe, unroadworthy or damaged condition or the car is carrying a load or a number of passengers which is unsafe or not complying with the local authority licencing regulations or the manufacturer's specifications.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception.
- ✗ Loss of, or damage caused by someone taking the insured vehicle without your permission, unless the incident is reported to the police and assigned a crime reference number and you do not subsequently withdraw that statement.
- ✗ Loss of or damage to the insured vehicle if it is taken, used or driven without your permission by a spouse or civil partner, partner, boyfriend or girlfriend, employee or ex-employee, member of the family or household of a permitted driver.
- ✗ The policy does not cover any amount you are contractually obliged to pay under any lease or finance agreement you have entered into, over and above the cost of replacing the insured vehicle.



Are there any restrictions on cover?

- ! We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving; a) Is found to be over the lawful limit for driving with alcohol; or b) Is driving whilst unfit through drink or drugs, whether prescribed or otherwise; or c) Fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason. In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgment of any claim arising from an accident.
- ! Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your schedule or in the Document of Insurance
- ! 'Driving other cars' cover is excluded from this policy.
- ! Loss or Damage in respect of theft or attempted theft of your car may be excluded unless your vehicle is kept as you declared at inception or renewal or following a change of address ie: garaged or on private property
- ! Loss or damage in respect of theft or attempted theft of your car may be excluded if you have an alarm, immobilizer or tracking device fitted to your car and it is not operative. Please refer to your insurance intermediary for confirmation of cover.
- ! Any loss, damage or liability occurring while your vehicle is being used on a Motor racing track or circuit, airfield, airside, test venue, derestricted road, Nurburgring Nordschleife, gumball, supercar runs or at an off-road event, or for racing, pace-making, competitions, rallies, track days, trials or tests speed trials or speed tests, whether on a road, track or at an off-road event. We will not provide any indemnity for any loss, damage, injury or any other liability if an accident occurs involving your vehicle and the driver of your vehicle; is found to be over the prescribed limit for alcohol; is driving whilst unfit through drink or drugs, whether prescribed or otherwise fails to provide a sample of breath, blood or urine when required to do so, without a lawful reason.



Where am I covered?

- ✓ You are covered for use of your vehicle within the United Kingdom (Great Britain, Northern Ireland, the Isle of Man, the Channel Islands).
- ✓ As well as the minimum cover required by law, you can also use your car abroad up to 30 days within the European Union or countries that have satisfied the EC Directive 2009/103/EC, providing you let us know 14 days before you travel and pay any additional premium required to extend full policy cover.
- ✓ European Union, Andorra, Iceland, Norway, Serbia and Switzerland, providing you let us know 14 days before you travel and pay any additional premium required to extend full policy cover.



What are my obligations?

- You must check that the policy you have applied for provides adequate cover for your needs.
- Your premium is based upon the information that you have given to us. If any of this information is incorrect or inaccurate, you must tell us immediately or this could lead to your claim being denied or your insurance invalid
- Check your certificate and schedule are correct, paying particular attention to the vehicle registration number, the class of use and the drivers listed as insured.
- Provide a copy of your driving licence or your licence summary check code and or any other documents requested to validate your policy within the required time as agreed with your broker.
- Let us know if you make any changes that may affect the policy, this may include your vehicle insured, your address or occupation, or the class of use you require the car/vehicle for.
- Take reasonable steps to protect your vehicle and ensure it is kept in a roadworthy condition with an up-to-date MOT and valid car tax.
- In the event of an incident you must contact us using our 24 Hour Claims Helpline as soon as possible and in no event later than three (3) days after the incident. This is regardless of whether or not you wish to make a claim. If your claim is due to theft, attempted theft, riot or vandalism, then you must notify the police immediately and obtain a crime reference number.



When and how do I pay?

Payment for your motor insurance is arranged between yourself and your insurance broker or intermediary. They will be able to advise you on the acceptable payment methods.



When does the cover start and end?

This cover normally lasts for one year and the dates of cover are specified on your policy documentation.



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance broker.

Cancellation within the 14 days cooling off period

If you cancel your policy within the 14 days cooling off period of the start date, you will be charged a £50 cancellation fee (subject to insurance premium tax (IPT) where applicable). As well as a proportional (pro-rata) deduction for the time you have been covered. Subject to no claims being made.

The 14-day cooling off period applies to new policies and the renewal of existing policies.

Cancellation Outside of the 14 days cooling off period

If no claims have been made during the current period of insurance, we will refund the proportional (pro-rata) amount of the premium which applies to the remaining period of insurance, less an administration charge of up to £50 (subject to insurance premium tax (IPT) where applicable).

Any refunds will be returned to your broker. If any claim has been made in the current period of insurance, you must pay the full annual premium and you will not be entitled to any refund.

Please also note that your broker may apply an administration fee against any refund due, therefore please refer to your broker for advice. If any claims have been made in the current period of insurance, then we will retain the full annual premium charged.