



Important Information

About your Collingwood Annual Taxi Motor Insurance Policy

From your renewal date, there will be changes to your Collingwood Annual Taxi 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" displays the replacement text in the latest Policy Booklet.

Please refer to "Current Policy Booklet Reference" under the following pages, to find your expiring policy's Policy Booklet Reference version.

If your current policy booklet reference is: IATPOL0622, please refer to Pages 2 to 10.

Current Policy Booklet Reference	Issued as from 30/06/22	New Policy Booklet Reference
IATPOL0622		IATPOL0723

Current	New	What this means to you
What to do in the event of an accident – Page 2		
<p>The benefits you receive will depend on the level of policy cover you selected but can include the following (*whilst using our approved repairer):</p> <ul style="list-style-type: none"> • Windscreen repair/replacement • FREE collection and re-delivery* • FREE vehicle cleaning service* • Repairers' work guaranteed for three years <p>We will deal with your claim and claims made against you, as quickly and fairly as possible. Please read the General Conditions in this policy booklet. For our joint protection telephone calls may be recorded and monitored by us or our service providers.</p>	<p>The benefits you receive will depend on the level of policy cover you selected but can include the following (*whilst using our approved repairer):</p> <ul style="list-style-type: none"> • FREE collection and re-delivery* • FREE vehicle cleaning service* • Repairers' work guaranteed for three years <p>We will deal with your claim and claims made against you, as quickly and fairly as possible. Please read the General Conditions in this policy booklet. For our joint protection telephone calls may be recorded and monitored by us or our service providers.</p>	<p>We have removed windscreen repair/replacement cover.</p>
Insurance provided – guide to policy cover – Page 16		
<p>The level of cover provided by this insurance is shown on your Schedule. The sections of this 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 Sections 1 to 8 of this Annual Taxi Insurance Policy apply.</p>	<p>The level of cover provided by this insurance is shown on your Schedule. The sections of this 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 Sections 1 to 7 of this Annual Taxi Insurance Policy apply.</p>	<p>We have renumbered the sections.</p>

Current	New	What this means to you
<p>Third Party Fire and Theft Sections 1, 3, 5, 7 and 8 of this Annual Taxi Insurance Policy apply.</p> <p>Third party only Sections 1, 5, 7 and 8 of this Annual Taxi Insurance Policy apply.</p> <p>The General Exceptions and General Conditions of this Annual Taxi Insurance Policy apply to all levels of cover.</p>	<p>Third Party Fire and Theft Sections 1, 3, 4, 6 and 7 of this Annual Taxi Insurance Policy apply.</p> <p>Third party only Sections 1, 4, 6 and 7 of this Annual Taxi Insurance Policy apply.</p> <p>The General Exceptions and General Conditions of this Annual Taxi Insurance Policy apply to all levels of cover.</p>	
Section 2: Loss of or damage to the Insured vehicle – Guidance Notes - Page 18		
<p>Guidance Notes</p> <p>Under this section we will provide cover when your vehicle suffers loss or damage (less any excess you must pay) caused by the events shown opposite.</p>	<p>Guidance Notes</p> <p>Under this section we will provide cover when your vehicle suffers loss or damage, including damage to windows and the windscreen, (less any excess you must pay) caused by the events shown opposite.</p>	<p>This section now includes damage to windows and the windscreen.</p>
Section 2: Loss of or damage to the Insured vehicle – Guidance Notes – Page 19		
<p>Guidance Notes</p> <p>The excess is increased if the insured vehicle is being driven by a young or inexperienced driver.</p>	<p>Guidance Notes</p> <p>The excess is increased if the insured vehicle is being driven by a young driver.</p>	<p>Guidance note updated to reflect the amended section heading below.</p>
Section 2: Loss of or damage to the Insured vehicle – Page 19		
<p>Young and Inexperienced Driver Excesses</p> <p>In addition to the amounts of Excess shown on your Schedule you will be responsible for paying the following amounts while the Insured vehicle is being driven by or is</p>	<p>Young Driver Excesses</p> <p>In addition to the amounts of Excess shown on your Schedule you will be responsible for paying the following amounts while the Insured vehicle is being driven by or is in the charge of the</p>	<p>We have amended the section heading relating to 'and Inexperienced' to reflect the additional excess is only in respect to young drivers.</p>

Current	New	What this means to you								
<p>in the charge of the categories of driver listed below:</p> <table border="1" data-bbox="257 443 907 667"> <thead> <tr> <th>Age of person driving or last in charge of the vehicle at the time of loss or damage</th> <th>Amount of Excess</th> </tr> </thead> <tbody> <tr> <td>Aged 21 to 24 years inclusive</td> <td>£250</td> </tr> </tbody> </table>	Age of person driving or last in charge of the vehicle at the time of loss or damage	Amount of Excess	Aged 21 to 24 years inclusive	£250	<p>categories of driver listed below:</p> <table border="1" data-bbox="1030 443 1713 667"> <thead> <tr> <th>Age of person driving or last in charge of the vehicle at the time of loss or damage</th> <th>Amount of Excess</th> </tr> </thead> <tbody> <tr> <td>Aged 21 to 24 years inclusive</td> <td>£250</td> </tr> </tbody> </table>	Age of person driving or last in charge of the vehicle at the time of loss or damage	Amount of Excess	Aged 21 to 24 years inclusive	£250	
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Section 3: Loss of or damage to the Insured vehicle by Fire or Theft – Guidance Notes - Page 20										
<p>Guidance Notes</p> <p>Under this section we will provide cover when your vehicle suffers loss or damage by fire or theft (less any excess you must pay).</p>	<p>Guidance Notes</p> <p>Under this section we will provide cover when your vehicle suffers loss or damage by fire or theft, including damage to windows and the windscreen, (less any excess you must pay).</p>	<p>This section now includes damage to windows and the windscreen.</p>								
Section 3: Loss of or damage to the Insured vehicle by Fire or Theft – Guidance Notes - Page 21										
<p>Guidance Notes</p> <p>N/A</p>	<p>Guidance Notes</p> <p>The excess is increased if the insured vehicle is being driven by a young driver.</p>	<p>Guidance note updated to reflect the amended section below which now includes an additional excess for a young driver aged between 21-24 years old.</p>								
Section 3: Loss of or damage to the Insured vehicle by Fire or Theft - Page 21										
	<p>Young Driver Excesses</p> <p>In addition to the amounts of Excess shown on your Schedule you will be responsible for paying the following amounts while the Insured vehicle is being driven by or is in the charge of the</p>	<p>This section now includes an additional excess for a young driver aged between 21-24 years old.</p>								

Current	New	What this means to you
	categories of driver listed below: Age of person driving or last in charge of the vehicle at the time of loss or damage Aged 21 to 24 years inclusive Amount of Excess £250	
Section 4: Windscreen Damage - old page 24		
<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>	N/A	<p>We have removed the windscreen damage section, now covered under sections 2 and 3 (where applicable).</p>

Current	New	What this means to you
<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>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 windcreens, 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. 		

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. 		
Section 5: Unauthorised Use – Page 25		
Section 5: Unauthorised Use	Section 4: Unauthorised Use	We have renumbered the section.
Section 6: Provision of a Courtesy Car – Page 25		
Section 6: Provision of a Courtesy Car	Section 5: Provision of a Courtesy Car	We have renumbered the section.
Section 7: Foreign use of the Insured vehicle – Page 26		
Section 7: Foreign use of the Insured vehicle	Section 6: Foreign use of the Insured vehicle	We have renumbered the section.
Section 8: Indemnity to Principals – Page 27		
<p>Section 8: Indemnity to Principals</p> <p>In the same terms in which we insure you under Section 1 of this 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> <p>This section of your Taxi Insurance Policy does not provide cover:</p> <ul style="list-style-type: none"> if we do not have full control over the conduct of any claim which occurs, or for death of or any injury to any person in the employ of the principal arising out of and in the course of their employments except for the cover we must provide 	<p>Section 7: Indemnity to Principals</p> <p>In the same terms in which we insure you under Section 1 of this 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 7</p> <p>This section of your Taxi Insurance Policy does not provide cover:</p> <ul style="list-style-type: none"> if we do not have full control over the conduct of any claim which occurs, or for death of or any injury to any person in the employ of the principal arising out of and in the course of their employments except for the cover we must provide under the Road Traffic Acts or any other legislation applicable to 	<p>We have renumbered the section this exclusion refers to.</p>

Current	New	What this means to you
<p>under the Road Traffic Acts or any other legislation applicable to motor insurance, or</p> <ul style="list-style-type: none"> for any liability which attaches to the principal under any agreement which would not have attached in the absence of any such agreement, or for any sum in excess of the amount required to indemnify the principal, or or any liability resulting from the negligence of any person other than you, your business partner, director or employee. 	<p>motor insurance, or</p> <ul style="list-style-type: none"> for any liability which attaches to the principal under any agreement which would not have attached in the absence of any such agreement, or for any sum in excess of the amount required to indemnify the principal, or or any liability resulting from the negligence of any person other than you, your business partner, director or employee. 	
<p>General Exceptions – Page 28</p>		
<p>4. Any liability, loss or damage that occurs outside of the Geographical limits of this policy unless extended under the terms of Section 7 Foreign Use (apart from the minimum cover required by law).</p> <p>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 Annual Taxi Insurance Policy – Indemnity to Principals.</p>	<p>4. Any liability, loss or damage that occurs outside of the Geographical limits of this policy unless extended under the terms of Section 6 Foreign Use (apart from the minimum cover required by law).</p> <p>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 Annual Taxi Insurance Policy – Indemnity to Principals.</p>	<p>We have renumbered the section.</p>
<p>General Conditions – Page 32</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.</p> <p>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>4. Cancellation</p> <p>Providing you have not committed or are not suspected of committing a fraudulent act, the following cancellation condition applies.</p> <p>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>We have added additional text that includes 'our authorised service provider' or 'your insurance intermediary' as other parties that may cancel your policy, upon written approval by us.</p>

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<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 during the first 14 days of your policy</u></p> <p>If a period of less than 14 days has elapsed since you received your policy documentation and where you have not provided acceptable documents, we have the right to charge an additional premium and/or cancel your policy giving you 7 days' notice. You will receive a refund of premium from us, equivalent to the unexpired period of cover on a pro rata basis (providing there have been no claims or incidents likely to give rise to a claim in the current Period of insurance). If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).</p> <p>Where your policy has been purchased via the internet, receipt will be deemed to have taken place when the documentation has been made available for download by your Insurance intermediary, unless manual posting has been requested.</p> <p><u>Cancellation by us</u></p> <p>We or our duly authorised intermediary can cancel this</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 during the first 14 days of your policy</u></p> <p>If a period of less than 14 days has elapsed since you received your policy documentation and where you have not provided acceptable documents, we, our authorised service provider, or your Insurance intermediary have the right to charge an additional premium and/or cancel your policy giving you 7 days' notice. You will receive a refund of premium from us, equivalent to the unexpired period of cover on a pro rata basis (providing there have been no claims or incidents likely to give rise to a claim in the current Period of insurance). If a claim, or an incident likely to give rise to a claim has arisen, no refund will be due).</p> <p>Where your policy has been purchased via the internet, receipt will be deemed to have taken place when the documentation has been made available for download by your Insurance intermediary, unless manual posting has been requested.</p> <p><u>Cancellation by us</u></p> <p>We, our authorised service provider or your Insurance</p>	

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<p>policy by giving you 7 days' notice in writing to the last address you notified to us.</p> <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. 	<p>intermediary can cancel this policy by giving you 7 days' notice in writing to the last address you notified to us.</p> <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. 	
Policy Booklet Reference – Page 34		
Policy Booklet Reference IATPOL0622	Policy Booklet Reference IATPOL0723	We have updated the document reference for version control.