



TAXI



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**Summary of Cover**

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## Summary of Cover

This is a summary of the three covers available with our Taxi policy. We hope you find it useful.

## Type of insurance and cover

Our Taxi policy provides Private and Public hire cover for individual taxis up to 8 passenger seats. The cover comprises of Comprehensive, Third Party Fire and Theft or Third Party Only cover (as chosen by you when requesting the quote and as itemised in your schedule).

## Name of the insurance undertaking

Underwritten by Aviva Insurance Limited.

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 202153.

## Important Facts about your Insurance for Commercial Customers

Some important facts about your Taxi insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet to make sure you understand the cover it provides. This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule). Your policy wording can be found at [www.Qunderwriting.com](http://www.Qunderwriting.com).

## About your Taxi Cover - Key Benefits

Key Benefits included automatically	Comprehensive	Third Party Fire and Theft	Third Party Only
Yes Claim Bonus - £200 excess reduction for qualifying claims reported within 24 hours	•	•	•
Plated replacement vehicle facility provided by Chief Vehicle Rentals for non-fault accidents involving any vehicle (at the discretion of Chief Vehicle Rentals)	•	•	•
Cost of protection and removal to nearest repairers and the cost of return to your address provided by the RAC (within territorial limits, initially call 0800 169 4066)	•	Fire and Theft claims only	X
Legal Liability for damage to third party property - £5 million for any one incident	•	•	•
Unlimited liability for death or injury to any person, including passengers	•	•	•
Legal Advice for You and any authorised driver for pursuit of damages and other uninsured losses where the accident is not your fault. Underwritten by Arc Legal Assistance Ltd (must be linked to a Road Traffic Accident up to £100,000)	•	•	•
Damage to Insured Vehicle	•	Fire and Theft claims only	X
Glass cover	•	Fire and Theft claims only	X
Accident, injury, loss or damage in the European Union, Norway and Switzerland and any other country that has met the requirements of EU directive 721/166/CEE (article 7(2)) - cover is as shown on your Policy Schedule	•	•	•
Accident, injury, loss or damage in other specified countries provided an International Motor Insurance (Green) Card has been issued – limit of 31 days for any one trip up to a maximum of 120 days in any one insurance period, cover is as shown on your Policy Schedule	•	•	•
Up to £25,000 Driver Assault cover following an unprovoked attack whilst working as a Taxi Driver and in connection with this Occupation only	•	•	•
*Non Motor Public Liability Cover – Legal Liability to the public for accidental personal injury or damage to property. Up to £5 million indemnity limit is included. This can be increased to £10 million.	•	•	•

Optional Cover	Significant exclusions or limitations	Policy Section information can be found in
Non Motor Public Liability Cover – Legal Liability to the public for accidental personal injury or damage to property	Up to £10 million indemnity limit (Up to £5 million indemnity limit is included)	Public Liability*
Legal Liability to the public for accidental personal injury or damage to property within the premises of the proprietor	Up to £2 million indemnity limit There is no cover for damage to property from products supplied	Public Liability*
Legal Liability to pay compensation for bodily injury, death, disease or nervous shock sustained by your employees at work including Legal Costs and Expenses	Up to £10 million indemnity limit Amounts not strictly required by legislation are not payable. There is no cover for any injury sustained by an employee while in a vehicle or getting in or out of a vehicle when it is being used on the road	Employer's Liability*
Breakdown Cover including Roadside, Recovery, At home and Onward Travel provided by the RAC	Vehicle based policy meaning the vehicle (and its driver and occupants) are entitled to the cover. Recovery, At home and Onward Travel services are not available until 24 hours after the commencement of the policy Missing or broken keys are not covered	Breakdown**

\* *Extended Public and Employers Liability covers are provided under a separate policy.*

\*\* *Breakdown cover can be arranged via your Broker. A Breakdown card will be sent to the policy holder containing the contact information. Any increase to the cover can be arranged via your Broker. For further information please refer to the policy wordings which can be found on our website [www.Qunderwriting.com](http://www.Qunderwriting.com)*

### Exceptions to Section 1 of your policy

- Loss of use, wear and tear, depreciation, or mechanical, electrical, electronic, computer breakdowns, failures or breakages
- Damage to tyres caused by braking or by punctures, cuts or bursts
- Loss or damage arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle.
- Loss of value following repair

### Exceptions to Section 2 of your policy

- Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered by the Road Traffic Acts
- Loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it.
- Loss or damage to property belonging to or in the care of anyone we insure who claims under this section and to property being conveyed by your vehicle
- Liability which attaches to the Principal by virtue of an agreement which would not have attached in the absence of such agreement
- Bodily injury to the Principal for any amount for which you would not be liable in the absence of an agreement
- Liability which attaches to the Principal which arises other than by reason of the negligence of you or your employee
- Any consequence whatsoever resulting directly or indirectly from or in connection with terrorism regardless of any other contributory cause or event where such liability is required to be converted by the Road Traffic Acts.

### What are my obligations?

This is a summary of your main obligations under the policy:

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance - If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims Procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

## **Making a claim**

All claims irrespective of negligence or liability must be, in the first instance, reported to Aviva Incident Care on **0800 169 4066**.

Late notification will nearly always increase the cost of settling such claims. Therefore, failure to report an incident could result in the increased cost being passed to you, the policyholder, for settlement and an increased excess may apply.

Incident Care **0800 169 4066** is available 24 hours a day, 365 days a year.

## **When and how do I pay?**

Payment options should be discussed with your insurance broker.

## **If you have a complaint**

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance advisor or alternatively write to:

Q Underwriting, 40 Cathedral Road, Cardiff CF11 9LL or telephone us on **02920 301030**.

Q Underwriting and Aviva are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details). Following the complaints procedure does not affect your right to take legal action.

Our privacy notice ([www.Qunderwriting.com/privacy/](http://www.Qunderwriting.com/privacy/)) lets you know how we use your data and how to request removal.

## **Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

## **How do I cancel the contract?**

Insurance contracts advised and arranged for Commercial Customers are not subject to Statutory Cancellation Rights. Early cancellation, outside of any Statutory Rights, is possible by you or the insurer. In this event you will remain liable for the premium due for the period on risk.

Please note that in all instances of cancellation where a claim has been reported, no return premium will be payable.

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, contact your insurance broker.

