TRIDENT
UNDERWRITING LTD

Insurance Product Information Document: Product: Private & Public Hire scheme

Company:

This policy is arranged by Trident Underwriting Ltd who are intermediaries and not insurers. Trident Underwriting Ltd is authorised and regulated by the Financial Conduct Authority, reference number 206322.

Fees

In addition to any commissions earned there are the fees charged for its administrative services. These fees are separate from any fees or charges applied by your broker/intermediary/insurance advisor and do not form part of the Insurance Premium paid to the insurer named on the Certificate of Insurance.

Fee Structure

New Business £80.00
Policy Adjustments (changes) £45.00
Policy Cancellation £100.00
Policy Renewal £80.00
Please note that if the policy is cancelled due to false declaration or non-declaration or incorrect declaration of facts fees will not be refunded.

Insurers:

Zurich Insurance Company Ltd – the insurer of this policy is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

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 only contains 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

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft
- ✓ Taxi Meter/Two Way Communication Radio cover for equipment permanently fitted to vehicle
- ✓ Audio cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Satellite Navigation cover – For equipment permanently fitted to vehicle by manufacturer
- ✓ Windscreen/Glass – unlimited cover provided our approved glass supplier is used and is subject to a standard compulsory windscreen excess per claim
- ✓ Personal belongings cover and Child Seat cover
- ✓ Medical Expenses cover
- ✓ Personal Accident Cover – conditions apply. Please refer to your Policy Document for full details
- ✓ Replacement Locks

What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document

- ✗ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✗ Damage to the tyres of your vehicle caused by braking, punctures, cuts and bursts unless as a direct result of an accident covered by this policy
- ✗ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✗ Windscreen cover excludes repair or replacement of the sunroof or glass roof panels of your vehicle
- ✗ Loss of or damage to your vehicle caused (directly or indirectly) by deception
- ✗ Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or; if reasonable precautions have not been taken to protect it. If the keys of your vehicle are not securely stored e.g. if they are stored or placed in any location or premises to which the public has access or are displayed in view of the public
- ✗ Damage to your vehicle caused by filling its fuel tank with the incorrect fuel or any other substance such as AdBlue
- ✗ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✗ Costs which exceed the market value of your vehicle
- ✗ Loss of or damage by acts of war, riot, earthquake or terrorism
- ✗ Driving Other Cars – This benefit is excluded on all Public & Private Hire policies.

Are there any restrictions on cover?

- Endorsements may apply to your policy. Please refer to your policy schedule for details of these
- If you choose not to use our approved vehicle repairer an additional £250 excess applies
- Windscreen breakage, if you do not use our approved supplier, the maximum amount we will pay is £100 after we have deducted your excess. Please refer to your schedule which will show the windscreen excess.
- Taxi Meter/Two Way Communication Radio cover limit - £500
- Third Party Property Damage claims limit - £20,000,000
- Audio Cover limit – 10% of market value up a maximum limit
- Satellite Navigation Equipment limit - £500
- Replacement Locks - £250
- Personal belongings cover limit £250, Child seat cover limit - £100
- Personal accident cover limit - £2,000
- Medical Expenses cover limit - £250 per person

Where am I covered?

✓ Great Britain and Northern Ireland, the Isle of Man, the islands of Guernsey, Jersey and Alderney.

What are my obligations?

You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy

- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive
- You must tell us as soon as possible about any changes to the information you provided at the time you took out this policy or during the policy cover. f you do not tell us about any changes then your policy cover may be affected (which may also affect the payment of a claim) or your policy may become invalid

When and how do I pay?

Terms and conditions of payment are agreed with your insurance broker or intermediary

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 £100 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 £100 (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.

Cancellation for any other reason

If a policy is cancelled due to a false declaration or non-disclosure of facts any fee charged by Trident will not be refunded.