

The Westminster Taxi Policy* – Policy Summary

This is a summary of the important facts about your insurance but it does not describe all the policy's terms, conditions, exclusions and additional and optional covers available. To ensure that your insurance does meet your needs, it is essential that you take the time to read your policy document in conjunction with your schedule and certificate of motor insurance which together form a legal document.

This policy is suitable for single vehicles or fleets of taxis whether purpose built, saloons, MPVs or minibuses with up to 17 seats. These will be used for the carriage of passengers for hire and reward, including public or private hire and local authority contracts for the transport of school children and hospital patients. Social domestic and pleasure use by the spouse may be included subject to acceptance by the licensing authority. Policies are normally of 12 month duration but shorter periods may be agreed. The period of insurance you are covered for is shown in your policy schedule.

* Underwritten by Tradex Insurance Company Limited and other participating insurers

PRINCIPAL COVER OPTIONS

	<i>Comprehensive</i>	<i>Third party fire and theft</i>	<i>Third party only</i>
Loss of or damage to the vehicle from			
- Accidental damage	INCLUDED	EXCLUDED	EXCLUDED
- Malicious damage and vandalism	INCLUDED	EXCLUDED	EXCLUDED
- Fire, lightning, self-ignition and explosion	INCLUDED	INCLUDED	EXCLUDED
- Theft, attempted theft or taking of vehicle without permission	INCLUDED	INCLUDED	EXCLUDED
Windscreen, sunroof and window damage – up to limit stated in schedule with £75 excess	INCLUDED	EXCLUDED	EXCLUDED
Fare money and personal effects (not fleets)	INCLUDED	EXCLUDED	EXCLUDED
Liability to others			
Your liability under the Road Traffic Acts for			
- Death of or injury to other people	INCLUDED	INCLUDED	INCLUDED
- Damage to property up to limit stated in schedule	INCLUDED	INCLUDED	INCLUDED
- Emergency treatment fees	INCLUDED	INCLUDED	INCLUDED
Legal fees for representation at a coroners inquest, fatal accident enquiry or court of summary jurisdiction	INCLUDED	INCLUDED	EXCLUDED
Defence of prosecution for manslaughter or death by dangerous or careless driving	INCLUDED	INCLUDED	INCLUDED
Passenger personal effects and luggage	INCLUDED	INCLUDED	INCLUDED
Public liability from taxi business only to £10million	INCLUDED	INCLUDED	INCLUDED
Employer's liability	OPTIONAL	OPTIONAL	OPTIONAL
Legal Expenses up to £100,000 including Motoring prosecutions - £10,000, Contract disputes - £25,000, Licence - £10,000	INCLUDED	INCLUDED	INCLUDED
Road Rescue underwritten by InterPartner Assistance SA – maximum 6 callouts a year depending on the period you are insured for. Size and weight limitations apply. Excludes cost of repairs.			
- Roadside assistance operates over ¼ mile from address	INCLUDED	INCLUDED	INCLUDED
- National recovery, Homestart and European cover	OPTIONAL	OPTIONAL	OPTIONAL
Driver's Personal Accident	INCLUDED	INCLUDED	INCLUDED

PRINCIPAL EXCLUSIONS

- Direct or indirect loss, damage, cost, expense or legal liability except where required by law caused by and/or arising from
 - your failure to safeguard your property
 - earthquake, war, terrorism, caused by radioactive contamination, pollution, pressure waves
 - a driver under the influence of drink or drugs
 - suicide, attempted suicide, a wilful, deliberate, malicious or criminal act including road rage
 - 'air-side', at power stations, nuclear installations, military establishments or oil, gas and chemical processing plants and refineries
 - the carrying of dangerous substances or loads heavier than the specified maximum capacity
 - a driver who is disqualified from driving or who does not hold the appropriate vehicle licence
 - Loss of value following repair, wear and tear, electrical and mechanical breakdown and failures.
 - Theft or attempted theft where
 - the keys have been left in or on the vehicle
 - windows, doors and other openings have not been closed and locked
 - required security devices are not set or in full operation
 - wholly or partly removable accessories and in-vehicle equipment not removed from view
 - fraud or deception has taken place.
 - Additional costs incurred for parts and accessories not available in the United Kingdom.
 - Taxi or private hire vehicles driven and/or used outside area in which licensed to operate the United Kingdom other than, in specific circumstances, the Republic of Ireland.
 - Unless specifically insured, loss or damage to vehicles driven and/or used outside certain EU states and the non EU countries specified in the territorial limits.
 - Non-motor third party liability
 - vehicles owned, leased, hired, used or worked upon by you
 - property and/or premises owned, leased, rented, hired or occupied by you
 - any product, including food and drink, sold or supplied by you.
- General Exclusions and all Section 2 Exclusions
- Uses and Drivers
- Section 2, Exclusion 1
- Section 2, Exclusion 7
- How we will settle claim
- Uses and Drivers, Clause 2, Section 1 Extension 4
- Clause 2
- Section 1 Clause 4

CLAUSES, CONDITIONS & SPECIAL TERMS

1. Cancellation - short period rates apply (unless the premium is paid using our direct debit facility) i.e. 25% for the first month of cover and 12.5% for each subsequent month.
2. Failure to pay the premium or any instalment due will result in immediate cancellation of the policy.
3. Foreign use is available within Europe but restricted to compulsory minimum third party indemnity only for certain countries.
4. English law applies unless an alternative jurisdiction is agreed by us at inception of the contract.
5. Additional excesses are payable for young and inexperienced drivers.

MOTOR INSURANCE DATABASE

1. All vehicles to be insured under the policy must be declared to us at inception of the contract for inclusion on the Motor Insurers Database. Any subsequent additions and deletions must be declared immediately.
2. Individual certificates of motor insurance will be issued for each vehicle. No cover is in force unless you have a cover note or certificate showing the registration number of the vehicle. Any return premium to which you may be entitled following the deletion of a vehicle will be calculated from the time the obsolete certificate is received by us if this is later than the date you advise as the date of deletion.
3. Failure to comply may result in cancellation of your policy, prosecution by the appropriate body with a possible fine of up to £1,000, 6 points on the driver's licence, the vehicle being seized and possibly destroyed and your details being recorded on the Motor Insurers Database as a defaulter.

COMPLAINTS PROCEDURE

If you have a complaint please let your Agent or broker know immediately so they can take up the matter with us. If you are insured directly with us, your first point of contact should be our

Customer Relations Manager, Victory House, 7 Selsdon Way, London E14 9GL Tel: 020 7001 9200

1. If we cannot resolve your complaint immediately, we will acknowledge it within 5 working days. It will then be investigated. We aim to finally resolve the complaint within 8 weeks.
2. Should you still be dissatisfied at the end of this process you may refer it to the Financial Ombudsman Service, an independent body at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0845 0801800 Email: enquiries@financial-ombudsman.org.uk

COOLING OFF PERIOD

We hope that you will be happy with your insurance policy. If, having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy documents to cancel and receive a refund of premium. To do this you should contact the Agent or the Tradex office that sold you your policy. Any refund of premium given will be subject to a charge for the period that cover has been in force plus reasonable administration charges. Any refund will be subject to the return of the policy document and any Certificate of Motor Insurance or Cover Note. A refund of premium will not be given if you have made a claim or an incident has occurred that may give rise to a claim.

CLAIMS REPORTING

Motor, Legal Expenses and Personal Accident

As soon as possible please call your Agent whose details are on the front cover of your policy or Westminster Claims on 0845 373 1300 or from abroad +44 207 001 9200. Out of hours claims can be reported via our website at www.tradex.com or by email to claims@tradex.com.

Road Rescue

Telephone the 24 hour Tradex and Westminster Road Rescue helpline on 0800 132 450 in the United Kingdom or from abroad on +44 1737 815 150 if you have European Road Rescue cover.

COMPENSATION SCHEME

Tradex Insurance Company Limited and the other participating insurers are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if they are unable to meet their obligations. Full details of the scheme can be obtained from the FSCS website www.fscs.org.uk or by emailing: enquiries@fscs.org.uk.