

# POLICY SUMMARY - TAXI INSURANCE

redefining / standards



This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

**Name of the insurer:** The insurer of this policy is AXA Insurance UK plc.

**Type of insurance and cover:** This Taxi policy underwritten by AXA provides cover for 1 vehicle, used for the carriage of passengers for hire or reward. The cover comprises Comprehensive, Third Party Fire and Theft or Third Party Only cover, as selected by you when requesting the quote and as itemised in your schedule.

**Key covers, features & benefits:** Your policy includes the following key covers, features and benefits, which are set out in full in your policy documentation.

Covers, features and benefits	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal Liability for death or injury to any person, including passengers	✓	✓	✓
Legal liability for damage to other people's property (limit £5,000,000)	✓	✓	✓
Legal costs: incurred with our consent in connection with a claim against you	✓	✓	✓
Damage to the insured vehicle	✓	Fire and theft claims only	✗
Glass cover (Annual Policies ONLY)	✓	✗	✗
Accident Recovery & Approved Repairer Service	✓	✗	✗

## Key exceptions or limitations

Detailed here is a summary of the most significant or unusual exceptions. These are simply meant as a summary and you should refer to your policy documentation for full details of the policy exceptions.

**The first part of any claim -** this is known as the "excess". These are detailed below.

Standard Policy excess	£350 or otherwise as advised and shown on your Policy Schedule	
<b>Glass replacement Excess</b>	£75 or otherwise as advised and shown on your Policy Schedule.	Indemnity may be limited if AXA approved suppliers are not used
<b>Glass repair Excess</b>	£25 or otherwise as advised and shown on your Policy Schedule.	Indemnity may be limited if AXA approved suppliers are not used

**Exceptions to loss of or damage to your vehicle -** please refer to Section 2 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 liability to third parties -** please refer to Section 1 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
- 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.
- 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.

## General information

### Duration of Policy

The Policy will remain in force for the period of time as shown on your policy schedule.

### Cancellation

- We, or any agent appointed by us and acting with our specific authority, may cancel this policy, by providing notice in writing to you at your last known address, if there is a default under any relevant instalment agreement. In such case, your policy will end with effect from the beginning of the period in respect of which the instalment has not been paid.
- We will cancel this policy from the inception date if the premium has not been paid and no return premium will be allowed. Such cancellation will be confirmed in writing by us to your last known address.
- We may also cancel this policy at any time by sending not less than 14 days notice in writing to your last known address.

If your policy is cancelled under a. or c. we will calculate the premium for the period we have been insuring you (based on pro-rata rates) and refund any balance, provided no claim has been notified, paid, or is outstanding in the current period of insurance

You must return your certificate(s) of motor insurance immediately after cancellation.

### Monthly Instalments

If you have elected to pay by monthly instalments and the first instalment is not paid we may cancel this policy with immediate effect. If one or more instalments have been paid, non-payment of any subsequent instalment on the date it falls due will give us the right to cancel the policy with immediate effect. In the event of a total loss claim under this policy, all remaining monthly instalments for the period of the insurance contract will immediately become due. We reserve the right to deduct this amount from the claims settlement.

### How to claim

To make a claim phone the Claims Helpline (24 hours) on **0800 206 1809**. Please have your policy number to hand when calling.

### Our service to you

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. In the first instance, please contact your insurance adviser. Full details of our complaints procedure will be set out in your policy document. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ('FSCS'). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance and the circumstances of the claim.

### AXA Insurance UK plc,

Registered in England No 78950, Registered office: 5 Old Broad Street, London, EC2N 1AD. A member of the AXA Group of Companies. Axa Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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Agent for the insurer and specifically empowered to issue this document on their behalf.

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