

POLICY SUMMARY

This is a summary of the policy and it 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:** Catlin Insurance Company (UK) Ltd.
- **Type of Insurance Cover:**
This taxi policy from Catlin provides cover for one vehicle being used for the carriage of passengers for hire or reward. The cover comprises Comprehensive risks only.
- **Key covers, features and benefits:**
Your policy includes the following key covers, features and benefits which are set out in full in your policy documentation:
 - Legal Liability for death or bodily 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 you the Insured vehicle
 - Breakage of glass cover
 - Accident Recovery & Approved Repairer service
- **Optional covers:**
 - Personal Accident £2,500 payable in the event of death, loss of sight or limbs
 - Benefits following road rage assault:
 - Hospital cash benefit of £100 per day
 - Emergency dental treatment up to £250
 - Stress counselling
 - Driver's Personal Effects £250 payable when loss or damage to the insured vehicle also occurs
- **Key exceptions or limitations:**
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
 - Standard Policy excess: £350 or otherwise as advised and shown on your policy schedule
 - Glass replacement excess: £60 or otherwise advised and shown on your policy schedule.
Indemnity may be limited if Catlin approved suppliers are not used
 - Exceptions to loss of or damage to your vehicle - please refer to Section 1 of your policy
 - Loss of use, wear and tear, depreciation or mechanical, electrical, electronic, computer breakdowns, 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 2 of your policy
 - Death or injury to any employee of the person insured which arises out of 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 the carriageway or thoroughfare in connection with the bringing of a load to your vehicle for loading on to 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 for any amount for which you would be liable in the absence of such an agreement
 - Bodily injury to the principal for any amount which arises other than by reason of the negligence of you or your employee
- **General information:**
 - Administration Charge
An administration charge of up to £50 may be charged for any change you make to the policy.
 - Policy Fee
Your policy includes a £40 policy fee.
 - Duration of Policy
The policy will remain in force for the period of time shown in 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 7 days notice in writing to your last known address.
 - If your policy is cancelled under (point 1) or (point 3) we will calculate the premium for the period we have been insuring you (based on a proportion of the premium) and refund any balance. 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 instalments 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 insurance contract will immediately become due. We will reserve the right to deduct this amount from the claims settlement.
- **How to claim:**
 - Your vehicle has been/will be fitted with a Telematics device that will detect any impact involving your vehicle. The detection will register with the Orbit Claims Service help desk who will contact you on your mobile phone within two minutes of the incident occurring as well as talking you through the process for reporting the incident and can talk to the other party if required.
 - If for any reason our service team is unable to call you within the prescribed two minutes call us on 0845 021 2012 and we will assist you with the reporting process.
- **Our service to you:**
We hope that you will be 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 Orbit (Underwriting Agencies) Ltd at: 8 The Courtyard, 707 Warwick Road, Solihull B91 3DA.
If you remain unhappy and wish to complain, please write with full details including policy number and/or claim number to:
Compliance Officer Catlin Insurance Company (UK) Ltd, 20 Gracechurch Street, London, EC3V 0BG
Complaints that cannot be resolved by the Compliance Officer may in certain circumstances be referred to the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London, E14 9SR
- **Financial Services Compensation Scheme (FSCS):**
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 on the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portoken Street, London E1 8BN