underwriting

TAXI FLEET

Summary of Cover

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This is a summary of the three covers available for Private, Public and Chauffeur hire vehicles with our Taxi Fleet policy. We hope you find it useful.

Type of insurance and cover

The Taxi Fleet policy is designed for fleets of 3 or more vehicles providing cover for businesses operating a variety of hire vehicles including public hire, private hire, chauffeur hire, wedding and funeral cars. It protects you, permitted drivers and your vehicle. The cover comprises 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. SC002116. 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 202153.

Important Facts about your Insurance for Commercial Customers

Some important facts about your Taxi Fleet 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**

About your Taxi Fleet - 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	•	•	•
*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. Can be increased to £10 million	•	•	•
Plated Replacement Vehicle facility provided by Chief Rentals for non fault accidents involving any vehicle *(at the discretion of Chief Vehicle Rentals)*	•	•	•
Legal liability for death or injury to any person, including passengers	•	•	•
Legal liability for damage to other people's property £5 million	•	•	•
Legal costs incurred with our consent in connection with a claim against you	•	•	•
Damage to the insured vehicle	•	Fire and Theft claims only	X
European Territorial Limits	•	•	•
Glass cover	•	Fire and Theft claims only	X
Trailers when attached, subject to a maximum indemnity limit of £2,000 per trailer: the cover applicable to your vehicle shall also apply to any attached trailer	•	Legal Liability Fire and Theft	Legal Liability cover only
Trailers when detached: Providing this has been declared to Q Underwriting, cover will also apply to any detached trailer, hired, leased or rented to you (for a period of not less than 3 months) or if in your custody or under your control while detached from your vehicle	•	Legal Liability Fire and Theft	Legal Liability cover only
£500 drivers personal belongings	•	Fire and Theft claims only	X
Up to £25,000 Driver Assault cover following an unprovoked attack whilst working as a Taxi Driver and in connection with this Occupation only	•	•	•
Expert Legal Services and Advice to pursue injury compensation, loss of earnings and any other uninsured losses. Underwritten by Arc Legal Assistance Ltd.	•	•	•
Replacement Child Seat cover up to £100 per child seats	•	Fire and Theft claims only	X

Optional Cover	Significant exclusions or limitations
* Legal Liability to the public for accidental personal injury or damage to property	up to £10 million indemnity limit (£5 million is included as standard)
* 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
* 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
Breakdown Cover including Roadside, Recovery, At home and Onward Travel provided by the RAC	Recovery, At Home and Onward Travel services are note available until 24 hours after commencement of the policy Vehicle specifications can be found on the Breakdown Summary of Cover document or Policy wording at **www.Qunderwriting.com**

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

*For further details please refer to the Liability Summary of Cover document or policy wording at **www.Qunderwriting.com***

Key Exceptions and Limitations

Below you will find a summary of the most significant or unusual exceptions to your cover. Please refer to your policy document for full details. Excess details are shown in the table below:

Policy Excesses	Standard excess (unless varied in Quotation or Policy Schedule)
The own damage excess excluding glass claims is increased by the following:	
For drivers aged 21 to 24	£300
For drivers aged 25 or over who have held a public or private hire licence for less than 12 months	£150
For drivers aged 70 or above	£150
For drivers aged 25 or over: • a full licence for less than 12 Months or • a licence issued outside Great Britain, Northern Ireland, the Channel Islands, Isle of Man and the EU for less than 2 years to drive a vehicle of the same class as such vehicle	 £300 £300
Glass replacement	£150
Attached Trailer Cover theft claim	£250

Exceptions to Loss or Damage to your Vehicle

This summary comes from Section 1 of your policy document. The main exceptions here include:

- loss of use, wear and tear, depreciation, or mechanical, electrical, electronic failure, breakdown or breakage, any computer and equipment failure or malfunction.
- damage to tyres caused by braking or by punctures, cuts or bursts
- loss or damage arising from theft while 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

This summary comes from Section 2 of your policy document. The main exceptions here include:

- death or bodily 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 Act.
- damage to premises (or to the fixtures and fittings) attaching solely as occupier (not as owner) where the damage is insured by another policy.

Exceptions to Driver Assault cover

This summary comes from Section 11 of your policy document. The main exceptions here include:

- Accidental Bodily Injury sustained while under the influence of intoxicating liquor or drugs taken by the Insured Person other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction
- intentional self-inflicted injury

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.

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**

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 in respect of that specific vehicle.

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 adviser.

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