

Taxi, Minibus & Coach Liability Insurance

Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by your Taxi, Minibus & Coach policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

The Taxi, Minibus & Coach policy is designed to cover small businesses operating a maximum of 10 vehicles at any one time.

Insurer

This policy is underwritten by a consortium of leading UK Insurers comprising of Royal & Sun Alliance, Aviva, Groupama Insurance Company limited and National Insurance & Guarantee Corporation PLC.

Territorial Limit

The policy covers work undertaken by you on a Worldwide basis. In respect of Products Supplied cover is granted on a Worldwide basis other than the United States of America or Canada.

Type of insurance and cover

Provides cover for Employers Liability, Public and Products liability.
Cover is not provided in respect of road risks
This is an annual renewable policy.

Employers Liability

This policy protects companies against damages and legal costs that arise as a result of claims from employees suffering an injury or disease due to, and during, their employment.

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Public & Products Liability

Cover is provided in respect of legal liability to pay compensation including legal costs for:-
- accidental death or personal injury to any person excluding employees.
- accidental loss or damage to third party material property.

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Significant features or benefits

Employers Liability

Standard cover provides protection for legal liability world-wide for damages and legal costs of up to £10 million. (Restricted to £5million in respect of terrorism) (See Policy Schedule).
Indemnity to principal.
Legal expenses arising from health and safety legislation.
Unsatisfied court judgements.
Cross liabilities.
Compensation for court attendance. (£250 per Employee per day. £500 per Director/ Partner or Principal per day).

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Significant features or benefits

Public & Products Liability

Cover applies world-wide (excluding USA/ Canada products).
Indemnity limit of up to £10 million is available (See Policy Schedule).
Indemnity for directors, employees and principals is included.
Cross Liabilities.
Liability for Buildings Temporarily Occupied.
Tenant's Liability for Hired or Rented Buildings.
Defective Premises Act Liability.
Consumer Protection Act & Food Safety Act.
Legal expenses arising from health & safety legislation.
Compensation for court attendance. (£250 per Employee per day. £500 per Director/ Partner or Principal per day)
Motor Contingent Liability.
Overseas Personal Liability.
Passengers baggage and Personal Effects.
Pollution which is sudden, identifiable and unintended.
Car Park & Cloakroom Liability.

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Significant or unusual exclusions or limitations

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Employers Liability

Cover for any employee on any offshore installation or support or accommodation vessel for any offshore installation.

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Cover for any employee who is in transit to, from, or between any offshore installation or support or accommodation vessel for any offshore installation.

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Bodily injury to any Employee carried in or on a vehicle whilst being used on a road.
(as defined in the Road Traffic Act 1988).

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Terrorism (£5,000,000 Limit).

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Significant or unusual exclusions or limitations

Public & Products Liability

Policy Excesses (See Policy Schedule).

Damage to Contract Works.

Damage to property held in trust except for:- personal effects, buildings temporarily occupied by the Insured, premises hired, leased, rented or lent to the insured under agreement, which the insured would have not been responsible for in the absence of such agreement.

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Product recall, replacement or guarantee.

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Products sold or supplied to USA/Canada unless specifically agreed.

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Professional Services provided for a separate fee or under a separate contract.

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Pollution or Contamination in USA/Canada.

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Terrorism (5,000,000 maximum limit/indemnity).

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Asbestos.

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Offshore.

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Use of heat away from your premises unless included by endorsement on the policy schedule.

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Abuse.

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Operation or arrangement by or on behalf of The Insured of travel, accommodation leisure facilities for customers of the insured.

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Special Clauses

Your policy may have special clauses or endorsements applying to it which are more specific to your trade or occupation.

(See policy schedule).

Complaints Procedure

Towergate Underwriting Liability & Construction is committed to providing you with a high quality service, which we expect to maintain throughout the duration of the policy. In order for this level of service to be fully appreciated by you, we would first ask you to read through the policy documents carefully to ensure you understand the extent of the coverage provided and the conditions and exclusions that apply – particularly what is required of you if and when you become aware of a claim or a circumstance which may give rise to a claim being made against you.

If you have any questions or concerns about your policy, which cannot be answered to your satisfaction by your Broker, then please contact us at the address set out below.

If you have any complaint or issues over the handling of a claim you should, in the first instance, please contact the Compliance Officer at the address set out below.

If you feel that we have not offered you a first class service, please write and tell us at the address set out below and we will do our best to resolve the matter with you.

Contact Address:

Towergate Underwriting Liability & Construction
Towergate House, 20 Ellerbeck Court
Stokesley
North Yorkshire, TS9 5P

Tel: **0845 072 0224**

Fax: **0845 072 0230**

E-mail: **liabilityandconstruction@towergate.co.uk**

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service

Further details will be provided at the appropriate stage of the complaints process

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: **08450 801800**

Financial Services Compensation Scheme

Towergate Underwriting Liability and Construction and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk.