

Public & Private Hire Vehicle Insurance Summary of Cover

Please read this document carefully.

This is a summary of the cover provided by the Brit Public and Private Hire Vehicle Insurance. It contains references to the key features and benefits of the policy, as well as references to significant and unusual exclusions and limitations. It does not contain the full policy definitions, terms conditions and exclusions. These can be found in the Policy Document, a copy of which is available from your insurance broker.

The policy is issued for a twelve month period unless you request otherwise.

Cover under this policy is subject to specific limits and excesses. Please refer to your broker for full details.

This insurance is provided by Brit Insurance Limited.

Brit Insurance Limited
55 Bishopsgate
London, EC2N 3AS

Telephone: **020 7984 8500**
Fax: **020 7984 8501**
Web: **www.britinsurance.com**

Registered in England no. 2763688 at 55 Bishopsgate, London EC2N 3AS.
Authorised and regulated by the Financial Services Authority.
Member of the Association of British Insurers.

Where letters or number references appear in this summary, they cross-refer to specific references in the Policy Document.

What is Covered

Section	Type of Cover	Third Party only	Third Party Fire and Theft	Comprehensive
1	Damage to your vehicle	X No	X No	✓ Yes
2	Fire and Theft cover	X No	✓ Yes	✓ Yes
3	Third Party cover	✓ Yes	✓ Yes	✓ Yes
4	Trailers and Towage	✓ Yes	X No	X No
5	No Claim Discount	✓ Yes	✓ Yes	✓ Yes
6	Foreign Travel	✓ Yes	*	*

* Policy extended subject to prior notification

Section 1 – Damage to Your Vehicle

	What is covered as standard	Limits
	<ul style="list-style-type: none"> Damage to your vehicle and permanently fitted accessories 	Up to the vehicle's current market value
	Damage Excess	
	<ul style="list-style-type: none"> Drivers aged under 21 years Drivers aged 21 to 22 years Drivers aged 23 to 24 years Drivers aged 25 years or over and holding a provisional licence or full UK for less than twelve months 	£350 £200 £150 £100

Section 2 – Fire and Theft Cover

	What is covered as standard	Limits
	Loss or damage to your vehicle and permanently fitted accessories by: <ul style="list-style-type: none"> Fire or Theft 	Up to the vehicle's current market value

Section 2 – Fire and Theft Cover *continued*

Exceptions to Section 1 and Section 2

- 1 Loss of use or consequential loss
- 2 Depreciation
- 3 More than the manufacturers last list price of any accessory
- 4 Wear and Tear
- 5 Damage to tyres from the application of brakes or punctures
- 6 Deception by a purported purchaser
- 7 Reduction in the market value as a result of repairs
- 8 Damage caused by aerial sonic waves
- 9 Any loss from theft if the vehicle has not been properly secured or whilst the ignition keys have been left in or on the vehicle
- 10 Telephones or audio visual equipment

Section 3 – Third Party Cover

What is covered as standard

- Covers your liability to other people as a result of an accident involving your Insured vehicle
- At Brit's discretion, any legal or criminal proceedings fees in defence of a third party claim

Limits

Third Party Property Damage limited up to £5million

Exceptions from Liability under Section 3

This policy does not cover:

- 1 Death or injury in the course of employment of the Insured unless required by the Road Traffic Act
- 2 Damage to property or animals belonging to or held in trust by the Insured
- 3 Where there is cover under another policy
- 4 Loss as a result of pollution other than as required by the Road Traffic Act
- 5 Whilst your vehicle is situated airside
- 6 Loading or unloading by anyone other than the insured driver of your vehicle
- 7 Terrorism other than as required by the Road Traffic Act

Section 4 – Trailers and Towing

What is covered as standard

- Third Party cover whilst any trailer or mechanically disabled vehicle is being towed by the Insured Vehicle

Exceptions to Section 4

- 1 Excludes loss while towing more trailers than permitted by law
- 2 Excludes loss or damage to the trailer or property thereon

Section 5 – No Claim Discount

- If no claim has been made during the current insurance year, a discount to your renewal premium will be allowed in accordance with our No Claim Discount scale.

Section 6 – Territorial Limits, Foreign Travel and Transit

What is covered as standard

- Provides the minimum cover required by the compulsory insurance laws of EU Countries and certain other countries. Your policy cover can be extended to cover damage to your vehicle subject to notification prior to departure.

General Exceptions

This insurance does not cover

Vehicles:

- 1 a being used for a purpose not permitted on the certificate of insurance
b being driven by any person not permitted by the certificate of insurance
c being driven by anyone without a valid driving licence
- 2 Losses arising from failure to comply with policy terms and conditions
- 3 Losses arising from war, invasion or hostilities other than as required by the Road Traffic Act
- 4 Losses arising from riot or civil commotion other than Great Britain
- 5 Any liability accepted by agreement not attaching in the absence of the agreement
- 6 a Any consequential loss
b Losses arising from:
 - i ionising radiations
 - ii any nuclear assembly
- 7 Fraudulent claims
- 8 Losses arising from suicide or attempted suicide

General Conditions

- Before taking possession of any new or replacement vehicle you must obtain a valid cover note
- The insurer may cancel this policy by sending seven (7) days notice. Please refer to your broker for full details of the cancellation charges

Please refer to your broker for full details of all general conditions

Procedures and Contacts

Cooling Off Period

If you have not received a copy of your full terms and conditions when you purchase your insurance policy from us, you may cancel your policy within fourteen days from the date that they are received without penalty.

Claims

In the event of a claim you should call **your insurance broker** in the first instance.

You can also call Brit Insurance claims department on 020 8911 6800

Complaint Procedures

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact:

Your broker or agent from whom you bought your Policy of Insurance.

In the unlikely event you remain dissatisfied, please contact:

The Customer Relations Officer

Brit Insurance Limited
55 Bishopsgate
London EC2N 3AS

Telephone: **020 7984 8600**
Fax: **020 7984 8640**
E-mail: **enquiries@britinsurance.com**

In the event you wish to pursue matters further you may be able to refer your complaint to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small organisations with an annual turnover of less than £1 million.

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London E14 9SR

Helpline: **0845 080 1800**
Switchboard: **020 7964 1000**
Website: **www.financial-ombudsman.org.uk**

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

Further information about compensation scheme arrangements is available from the FSCS by contacting:

E-mail: **enquiries@fscs.org.uk**

Financial Services Compensation Scheme

7th Floor Lloyds Chambers
Portsoken Street
London E1 8BN

Telephone: **020 7892 7300**
Fax: **020 7892 7301**