

## Policy Summary

Cover under your Orbit policy is provided by  
**Jubilee Motor Policies at Lloyd's**

Some important facts about your Taxi 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 document to make sure you understand the cover it provides.

Your cover is valid for 12 months.

### About your Taxi Insurance Cover:

Features and benefits included Automatically	Significant exclusions or limitations	Policy section information can be found in
<b>Liability to Others</b>	<b>Limit of Indemnity:</b> Damage to third party property: £5,000,000. Injury to or Death of third party: As required by Statute. Liability to Principals included whilst under contract.	Section 1
<b>Loss or Damage to Your Vehicle</b>	<b>Comprehensive Policies Only</b> Excludes Two Way Radio, Taxi Meter, Data Units, Satellite Navigation and telephone equipment	Section 2
<b>Fire and Theft Loss or Damage</b>	<b>Comprehensive and Third Party, Fire &amp; Theft Policies Only</b> Excludes Two Way Radio, Taxi Meter, Data Units, Satellite Navigation and telephone equipment	Section 2
<b>Windscreen and Window Glass</b>	<b>Comprehensive Policies Only</b> EXCLUDES SUNROOF, FRONT AND REAR LIGHTS. Limit of indemnity £500. Subject to an excess of £75 (Unless glass repaired)	Section 3
<b>Medical Expenses</b>	<b>Comprehensive Policies Only</b> Up to £250 per person	Section 4
<b>No Claims Discount</b>	Your Orbit policy accrues a discount in accordance with the scale of No Claims Discount applicable at the time.	Section 5
<b>Use of your Vehicle Abroad</b>	Cover is automatically included whilst visiting a country which is a member of the European Community / European Union, (and other European countries subject to conditions) to give the <b>minimum</b> required to comply with the laws of the visited country.	Section 6

### Claims

Orbit Claims Service Helpline: 0845 456 1988

Windscreen and Glass Claims: Glassline 0800 716333 (**A limit of £100 applies if Glassline are not used**).

### Cancellation rights

We hope you are happy with the cover this policy provides. However, you have a right to cancel it within 14 days of receiving the policy, without giving any reasons. If that happens, we will charge you pro rata for the cover provided from the beginning of the contract until the policy is cancelled. If you wish to exercise your rights of cancellation under this condition please contact your insurance advisor.

### Mid term cancellation of existing policies

Where agreed by us, any 'mid term' termination of the insurance policy will operate only from the date of return of the Certificate of Motor Insurance. You will be charged for the time you have had insurance cover based on the short period charges as shown below. Additional charges may include a proportion of any commission paid to your insurance adviser and a proportion of any fees charged by your insurance adviser, sufficient to cover their costs.

### Short Period Charges (applying to annual policies)

Months on Cover (Up to)	1	2	3	4	5	6	7	8	8+
Proportion of Premium Payable	25%	30%	40%	50%	60%	70%	80%	90%	100%

In addition to the charge stated, a standard cancellation charge of £25 applies in all cases

### Complaints

We hope you will be very happy with the service we provide. However, if for any reason you are unhappy with us, we would like to hear from you. In the first instance please contact your insurance advisor or usual Orbit point of contact. Full details of our complaints procedure will be set out in your policy booklet.

### Financial Services Compensation Scheme

We are members of 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 circumstances of any claim.