

POLICY SUMMARY

This is a summary of the policy and 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

The insurer of this policy is Norwich Union Insurance Limited.

Type of insurance and cover

This Norwich Union Taxi policy provides cover for 1 vehicle, used for the carriage of passengers for hire or reward. The cover comprises Comprehensive or Third Party Fire and Theft cover, as selected by you when requesting the quote and as itemised in your schedule.

Key covers, features & benefits

Your policy includes the following key covers, features and benefits, which are set out in full in your policy documentation.

Covers, features and benefits	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal Liability for death or 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 the insured vehicle	✓	Fire and theft claims only	✗
Glass cover	✓	Fire and theft claims only	✗
Accident Recovery & Club Approved Repairer Service	✓	Fire and theft claims only	✗
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.	✓	✗	✗

If you have selected any of the optional covers, they will be itemised on your schedule and full cover details will be set out in your policy documentation.

Key exceptions or limitations

Detailed 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. The first part of any claim – this is known as the "excess". These are detailed below.

Standard excess	As shown on your schedule
Fire, Theft or malicious damage claims	£250 excess
Accidental damage excluding glass claims.	£250 excess
Glass replacement cover	£60 excess for replacement of glass

Exceptions to loss of or damage to your vehicle – please refer to Section I of your policy

- Loss of use, wear and tear, depreciation, or mechanical, electrical, electronic, computer breakdowns, failures 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 II of your policy

- Death or 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 Acts
- Loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of a load to your vehicle for loading on to it 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 by virtue of an agreement which would not have attached in the absence of such agreement
- Bodily injury to the Principal for any amount for which you would not be liable in the absence of an agreement
- Liability which attaches to the Principal which arises other than by reason of the negligence of you or your employee
- Any consequence whatsoever resulting directly or indirectly from or in connection with terrorism regardless of any other contributory cause or event where such liability is required to be converted by the Road Traffic Acts.

General information

Duration of Policy

The Policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

Right of cancellation

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. A full explanation of the cancellation rights can be found in the policy documentation.

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 rates as shown in the Policy Booklet and 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, a standard cancellation charge of £25 applies in all cases

How to claim

To make a claim phone Orbit Claims Helpline (24 hours) on **0845 456 1988**. Please have your policy number to hand when calling.

Our service to you

We hope that you will be very 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 your insurance adviser or usual Norwich Union point of contact. Full details of our complaints procedure will be set out in your policy document. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

Financial Services Compensation Scheme

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