

keyfacts

Policy summary

The Financial Services Authority is the independent watchdog that regulates financial services. It requires us to give you this document. Use the information to decide if our services are right for you.

The following is a summary of the main features of our Public and Private Hire motor policy. It does not contain all the terms and conditions of the contract. Full details of these are contained in the policy document which will be issued.

Who are we?

Summit at Lloyd's is a trading name of Amlin Insurance Services Limited, a service company wholly owned by Amlin Underwriting Limited and transacting business exclusively on behalf of Lloyd's Syndicate 2001 managed by Amlin Underwriting Limited.
The registered office of Amlin Insurance Services Limited and Amlin Underwriting Limited is: St Helen's, 1 Undershaft, London EC3A 8ND. England.

Our product

Public and/or Private hire for UK registered (excluding Northern Ireland) motor cars.

Cover

(subject to Summit underwriting and acceptance criteria)

This depends on the type of cover you have chosen:

- | | |
|-----------------------------------|--|
| Comprehensive | Third party injury (unlimited cover) and property damage (£20 million limit), Fire and theft (subject to £250 excess), Accidental damage (subject to £250 excess) and Glass (optional subject to charge and £50 excess). |
| Third party fire and theft | Third party injury (unlimited cover) and property damage (£20 million limit), Fire and theft (subject to £250 excess). |
| Third party only | Third party injury (unlimited cover) and property damage (£20 million limit) only.
plus a number of extensions to cover- principally medical expenses, legal fees and foreign travel. |

Other features

In addition, we offer

- in-house solicitor facilities in claims handling.
- an Approved Repairer network.
- a 24 hour helpline.

Restrictions & exclusions

1. Theft excluded if keys left in or on vehicle (**Section 2 – 21**).
2. Open to proposers aged 35 to 69, minimum 2 yrs taxi NCD & 3 yrs taxi badge.

Choice of law

English law and the exclusive jurisdiction of the English courts will apply to the contract unless otherwise agreed.

Duration

Our policies are normally for a period of 12 months.

Cancellation

You have the right to cancel this contract within 14 days of inception/renewal date or the date of receipt of the policy documents, whichever is the later.

To exercise this right, you must return the certificate of motor insurance/cover note to the address shown above requesting cancellation. On receipt of this, we will refund to you the premium you have paid us less a charge (minimum of £26.25) proportionate to the amount of cover given to you.

If you do not exercise this right, then the contract of insurance will continue and you should pay us the full annual premium advised to you in accordance with the payment method selected.

Thereafter

We may at any time cancel the policy by giving seven days' notice by first class post to your last known address. Provided the certificates of motor insurance are returned to us within seven days, we will return a pro-rata portion of the premium.

You may cancel the policy by returning the certificates of motor insurance to us at the above address. Any return of premium will be allowed at the discretion of the underwriters.

Complaints

If you have cause for complaint, we would ask that you first contact the insurance adviser who arranged the insurance for you. Any further complaint should be addressed to us at the above address.

Should you remain dissatisfied, you may ask the Complaints department at Lloyd's to review your case without prejudice to your rights in law. Their address is: **Complaints department, Lloyd's, One Lime Street, London EC3M 7HA**
Tel: 020 7327 5693 Fax No: 020 7327 5225 E-mail: Complaints@Lloyds.com

In the event that the Complaints Department is unable to resolve your complaint, it may be possible to refer it to the **Financial Ombudsman Service**. Further details will be provided at the appropriate time.

Claims

If you need to make a claim, please contact your insurance adviser or us at the above address or on 01256 375999 and we will be pleased to advise you of the steps to take. It will assist if you have details of your policy and cover available when telephoning.

Compensation

Amlin Underwriting Limited belongs to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information is available from FSCS.Tel: 0207 892 7300.