

# AXA NI Broker Taxi Insurance

## Insurance Product Information Document

**Company:** AXA Insurance dac

**Product:** Taxi/Hackney Insurance



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The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

## What is this type of insurance?

This is a Taxi insurance policy. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Order. The policy can be extended to include fire, theft or accidental damage. The insurance includes use of the vehicle for hire or reward.



### What is insured?

- ✓ Your legal liability for accidental death of, or bodily injury to, any person is unlimited and third party property damage is covered up to £5 million excluding legal costs and expenses
- ✓ Emergency Medical Treatment
- ✓ Third Party cover for driving in Europe up to 93 days

#### In addition to the above, and if you have chosen third party only, fire & theft or comprehensive insurance

Driving of other cars

£200 Limit on Glass Breakage

Two-way Radio/Meter/Receipt Machine/GPS cover up to £400

#### The following optional cover is also available for an additional premium

Two-way Radio/Meter/Receipt Machine/GPS limit may be increased up to a total value of £1,000

Protected No Claims Discount—allowing up to two claims in a three year period without reducing your no claims discount (you must be earning a maximum NCD to avail of this cover)

Increased limit for glass breakage up to £500

Personal Accident Cover can give you financial help if you are seriously injured in a road or rail accident. The cover includes a minimum benefit of £6,500 for fatal or serious injury. We can provide higher benefits if you pay an extra premium

Drivers Fatal Accident cover will apply if anyone covered to drive your vehicle is killed as a result of a motor accident involving your car. The minimum benefit is £12,500. We can provide higher benefits for an additional premium



### What is not insured?

- ✗ Death or bodily injury to anyone driving or in charge of your vehicle
- ✗ Loss of use
- ✗ Wear and tear
- ✗ Mechanical or electrical failure, breakdowns or breakages
- ✗ Loss or damage caused by theft or attempted theft while the ignition keys are left in or on your vehicle.
- ✗ Any act of fraud or collusion
- ✗ Any wilful, negligent act



### Are there any restrictions on cover?

- ! No cover will apply for any driver who is not meeting the conditions of his/her licence or taxi operating licence.
- ! No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit
- ! You will need to pay an amount of each claim, known as the excess (only where the policy has comprehensive cover)
- ! When the vehicle is used for purposes not shown on your certificate of insurance
- ! Use by any driver not covered under the policy/certificate
- ! Use by anyone who is disqualified from driving or getting a licence



## Where am I covered?

- ✓ You and your named drivers are covered to drive your vehicle in Ireland, the UK, Isle of Man and the Channel Islands
- ✓ Up to 93 days cover in Europe within one insurance year



## What are my obligations?

- The information you give us must be honest and accurate
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us of any convictions, prosecutions or penalty points applying to you or any driver
- You must tell us of any modifications made to your vehicle
- You must take reasonable care of your vehicle and your belongings
- You must have an up to date PSV for your vehicle
- You must notify us as soon as possible of any change to the information you have previously provided to us
- You and all drivers must advise the Driver & Vehicle Licensing Agency of any notifiable medical condition or disability and the Driver & Vehicle Licensing Agency must have agreed to the issue of a licence
- You must observe and fulfil the terms, conditions, exclusions and clauses of this policy – failure to do so could affect your cover



## When and how do I pay?

Please ask your broker about payment options



## When does the cover start and end?

The cover will start on the date your application or renewal is accepted and will end one year later. This will be shown on your schedule.



## How do I cancel the contract?

You must give us a written instruction and return your certificate and disc of insurance.

If you cancel your policy within the first 14 days after receiving the policy documents within the first year of insurance; we will refund your full premium, providing no claims have been made on your policy.

If you cancel during the period of insurance, we will refund the premium (less an administration charge) on a proportionate basis provided there are no claims.