

PUBLIC AND PRIVATE HIRE INSURANCE POLICY SUMMARY

This is the Policy Summary only and does not contain the full terms, conditions and exceptions of the contract. The full terms, conditions and exceptions are contained in the Public and Private Hire Insurance Policy and the accompanying Certificate of Motor Insurance, Schedule and Endorsements will indicate the cover levels applicable.

INSURANCE COMPANY

Mulsanne Insurance Company Limited.

Mulsanne Insurance Company Limited is licensed by the Chief Executive of the Gibraltar Financial Services Commission under the Insurance Companies Act to carry on insurance business.

The following companies act as administrators on behalf of Mulsanne Insurance Company Limited:

Complete Cover Group Limited. Registered in England and Wales: Company No: 03578103. Registered Address: Elmbrook House, 18-19 Station Road, Sunbury-on-Thames, Surrey, TW16 6SU. Authorised and regulated by the Financial Conduct Authority. FCA Register Number: 309611.

Hyperformance Limited. Registered in England and Wales: Company No: 03758951. Registered Address: Elmbrook House, 18-19 Station Road, Sunbury-on-Thames, Surrey, TW16 6SU. Authorised and regulated by the Financial Conduct Authority. FCA Register Number: 307711.

TYPE OF INSURANCE

Public and/or Private Hire

DURATION OF CONTRACT

This contract is for twelve calendar months

CANCELLATION RIGHTS (General Conditions of the Policy)

You have 14 days to decide whether to proceed with the purchase of the insurance contract, from the later of the day you took out the insurance contract or the day you receive the full terms of the insurance contract. If you cancel your policy within this period, we will charge a premium for the period we have been insuring you plus a £20 administration charge.

Refer to your policy for full details of cancellation charges outside of this period.

If you cancel your policy following a claim there will be no refund of premium and/or the full annual premium will be due.

CLAIMS INFORMATION

In the event of a claim please telephone 0344 573 1229. For windscreen claims, telephone the Windscreen Helpline FREEPHONE 0800 032 3522.

COMPLAINTS PROCEDURE

Mulsanne Insurance Company Limited aim to provide a standard of service that will leave no cause for complaint.

However if you are dissatisfied with the service we have provided please write to the Operations Manager, c/o Complete Cover Group Limited, Elmbrook House, 18-19 Station Road, Sunbury-on-Thames, Surrey, TW16 6SU, quoting your policy number or claim number and give us full details of your complaint.

Alternatively you may e-mail your complaint to info@mulsanneinsurance.com or contact the office on 0344 573 1241.

We will endeavour to investigate your complaint fully and resolve immediately. If we cannot resolve your complaint by the next working day we will acknowledge your complaint within five working days of receipt, and do our best to resolve the problem within eight weeks by sending you a final response.

Should you remain dissatisfied having received your final response, you may be able to take your complaint to the Financial Ombudsman Service (FOS). Their address is The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Their details can also be found at www.financial-ombudsman.org.uk

Should you feel the need to complaint about the arrangement of your policy please contact your insurance agent in the first instance.

COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should your insurer be unable to meet its liabilities. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk

POLICY COVER AVAILABLE

Refer to the 2nd Page for more information

SECTION NO	SECTION NAME/TITLE	POLICY COVER APPLICABLE	SIGNIFICANT FEATURES AND BENEFITS
1	Third Party Liability	Applies to all policy covers	Unlimited cover for death or bodily injury to a Third Party. Damage to property limited to £2,000,000
2	Fire and Theft cover	Comprehensive / Third Party Fire and Theft cover	Cover if your vehicle is lost or damaged as a result of fire, theft or attempted theft. Also up to £400 to replace locks if keys or locking devices are stolen. A policy excess will apply which is stated within your schedule.
3	Accidental Damage	Comprehensive cover	Cover if your vehicle is lost or damaged as a result of accidental or malicious damage. A policy excess will apply which is stated within your schedule.
4	Replacement Motor Vehicle	Comprehensive cover	Available if your vehicle is less than 12 months old and you are the first registered keeper. If the vehicle is stolen and not recovered, or if the damage exceeds 60% of the vehicle list price, then we will replace the vehicle with one of the same make, model and specification.
5	Windscreen Cover	Comprehensive cover	Unlimited cover if the repair/replacement is carried out with the authority of the Windscreen Helpline. If not cover limited to £75. Replacement excess applicable is £75. Repair excess is £10
6	Audio Communication and Metering Equipment	Comprehensive / Third Party Fire and Theft cover	Cover is included for audio, satellite navigation and communication equipment that is permanently fitted to the vehicle, and also Two-way Radios and Meters used specifically for Taxi business, whether permanently fitted or removable. There is £500 cover on Comprehensive policies and £200 on TPFT. Payment is subject to the vehicle being damaged or stolen at the same time and is after the deduction of the Policy Excess
7	Personal Belongings	Comprehensive cover	Up to £250 paid for loss of or damage to personal belongings. Refer to the policy for items not covered and exclusions. Belongings must be kept in a locked boot if the vehicle is a convertible.
8	Passenger Personal Effects and Luggage	Comprehensive cover	Up to £250 per passenger paid for loss of or damage to personal belongings and luggage for which you are legally responsible. Refer to the policy for items not covered and exclusions. Belongings must be kept in a locked boot if the vehicle is left unattended. Maximum amount payable for any one claim is £750.
9	Taxi Fares	Comprehensive cover	Up to £250 for the Theft of fare money whilst you are in your vehicle and using the vehicle for Hire and Reward. Refer to the policy wording for conditions and exclusions
10	Personal Accident and Medical Expenses	Comprehensive cover	Personal Accident: Up to £2500 for death or bodily injury to you or your spouse due to an accident in the insured vehicle. Does not apply if under the influence of drink or drugs, or if a seatbelt is not worn at the time of the accident. Medical Expenses: Up to £150 per person if you or the driver are injured in an accident in the insured vehicle.
11	Foreign Use	Applies to all policy covers	Minimum legal level of cover in EU countries and Andorra, Croatia, Iceland, Norway and Switzerland. We may agree to full policy cover in these countries subject to our approval and an additional premium being paid in advance. Travel to other countries is subject to our approval and additional premium or terms.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

Section 2 (Fire and Theft) & Section 3 (Accidental Damage):

Vehicle Theft

Theft of your vehicle is not covered if the vehicle is unattended, unless the keys and/or locking devices have been removed and the vehicle is locked.

Unauthorised Use

No cover applies for any loss of or damage to your vehicle caused by unauthorised use if at the time of the incident, it was being driven by or used by someone in your family or someone who is living with you (this exclusion does not apply if the person driving is reported to the police for taking your motor vehicle without your permission).

Drink/Drugs

Loss or damage to your vehicle is NOT covered if you or a named driver on the Certificate of Insurance was driving under the influence of drink or drugs or is convicted of an offence involving drink or drugs as a result of the accident.

Incorrect Fuel

Loss of or damage to your motor vehicle caused by an inappropriate type of fuel being used.

Sections 1 (Third Party Cover), 2 (Fire & Theft) & 3 (Accidental Damage)

Racing and deliberate Acts. This Policy does not provide cover for any loss, damage, death or injury arising whilst your vehicle is being used in any rallies or as a result of racing formally or informally against another motorist; nor does it provide cover for any loss damage, death or injury intentionally caused by you or any driver insured to drive your vehicle and/or resulting from participation in any criminal act or offence.

Section 4 – Windscreen Cover

We will only accept one claim under this section in any one policy period. Any further claim would be dealt with under the Accidental Damage section, subject to the policy excess and loss of No Claims Bonus.

General Exclusions

Policy cover does not apply if the vehicle is being driven in an unsafe, un-roadworthy or damaged condition, or where the vehicle does not have a valid Department of Transport test certificate (MOT) if one is required by law, or if driven whilst declared SORN (Statutory Off- Road Notification). Refer to the policy for full details of all exclusions.

LIMITATIONS TO THE USE OF YOUR VEHICLE :The following is specifically excluded, and reference must be made to your Certificate of Insurance and Policy for all limitations to the Use of your vehicle:

- Use for racing, pacemaking, speed testing, competitions, rallies or trials;
- Use for any purpose in connection with the Motor Trade;
- Use to secure the release of a motor vehicle, other than the vehicle with the registration number stated on your Certificate, which has been seized by, or on behalf of, any government or public authority;
- Being used for Public and/or Private Hire in an area where you are not licensed to operate;
- Being used outside of the Terms and Conditions imposed on you by the Licence/Badge issued by your Taxi Licensing Authority

FRAUD

Mulsanne Insurance is pro-active in managing Fraud detection in proposals for Motor Insurance policies and claims submitted.

Insurers pass information to the **Claims and Underwriting Register**, run by Insurance Databases Services Ltd (IDS Ltd), and the **Motor Insurance Anti-Fraud and Theft Register**, run by the Association of British Insurers (ABI). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, or handle any claim that may arise, we may search the register(s). When you tell us about an incident which may or may not give rise to a claim, we will pass information relating to it to the register(s).

If any claim is in any way fraudulent or if you or anyone acting on your behalf has used any fraudulent means, including inflating or exaggerating the claim, or submitting forged or falsified documents, or if you have not given complete or accurate information, then no payment will be made and all cover under this policy will end.

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