

Taxi

Policy Document

In the event of an incident please call us immediately so we can help

0808 1787 857



Welcome to your Admiral Business tax policy

Thank **you** for trusting us with **your** taxi motor insurance. It's great to have you on board.

Your policy is made up of multiple documents, which are to be read together as one contract:

- This Policy Document – **you're** reading right now, which explains **your** insurance cover, conditions and exclusions
- The Certificate of Motor Insurance – which is evidence **you** need to have by law to use **your vehicle** on a road or other public place
- The Statement of Fact – which shows additional details **you** or **your** insurance advisor have declared to us about **your policy**
- The Policy Schedule – which shows **your vehicle(s)**, cover, excess and any Endorsements that apply to **your policy**

This **policy** is a legal record of the agreement **you've** made with **us**, so please make sure it fits **your** requirements. If **you** spot anything that's not accurate, or if **your** requirements change, let **us** or **your** insurance advisor know as soon as possible.

You must tell **us** about any material circumstances which affect **your** insurance and which have occurred either prior to **your** policy starting, during **your period of insurance** (mid term variation) or since the last renewal date. This is what **we** call a **Duty of Fair Presentation** (see the section under General Conditions). A circumstance is material if it would influence **our** judgement in determining whether to provide **you** cover and, if so, on what terms. If **you** are not sure whether a circumstance is material, ask us or your insurance adviser. If **you** fail to tell **us** it could affect the extent of cover provided under this **policy**. Failure to provide accurate information may cause **your policy** to:

- be invalid; and/or
- be charged on an incorrect **premium**; and/or
- be cancelled; and/or
- be declared void; and/or

- have claims not being paid either partially or in full; and/or
- be in a position to allow us to recover any costs from **you**.

If any information that **you** have provided changes between inception and renewal, or if **you** go back and realise something **you've** put down is inaccurate, please let **us** or **your** insurance advisor know right away. If there's something **you're** not sure about, please contact **us** or **your** insurance advisor.

In a nutshell, **we're** here to help **you** with **your** insurance and claims process to ensure that **you** can focus on running **your** taxi business. That's why **we** exist.

Renewals

We will email **you** or **your** insurance advisor in advance of **your** renewal date, advising of **your** new **premium** and any updated **policy** terms. If **you** do not want to renew, **you** just need to tell us before **your** renewal date arrives.

Note that **we** reserve the right not to renew **your** policy.

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Reporting an incident or claim

To submit a new claim or incident call us on **0808 1787 857** . We offer a 24-hour helpline to assist you. Or submit a new claim by completing a new claim form and send to Admiralnewclaims@fmg.co.uk

What you will need to provide when reporting an incident or claim

It is important that **you** or **your insured driver** records as much information about the incident/accident as they can. **You** can help **us** by ensuring the driver:

- Provides the name, phone number(s), and vehicle registration of anyone else involved in the accident, along with the details and number of passengers in their vehicle.
- Provides the name, phone number(s) and details of all passengers in **your vehicle**
- If safe, take photos of the accident scene and the damage to the other driver's vehicle.

When registering a claim or an incident that might lead to a claim, **we**'ll also ask for the following details:

- **Your** details: policy number, **your** name, **your** phone number, the **insured driver's** name; email and contact details;
- **Your vehicle** details: make, model and registration number details;
- Incident/Accident information: the date, time and place where the event occurred;
- Incident description: The nature of the event and any damage to the insured **vehicle**, including photographic evidence if possible; details of any witnesses including passengers in the insured **vehicle**; and if the Police were called the reference number **you** will have been given;
- Third Party Details: The name, phone number(s) (a minimum requirement) and further details of the third party if known including their address, their insurance company, policy number and vehicle registration number;
- Evidence: Please upload any images or dashcam footage **you** have of the incident, scene and the vehicles involved.

After any incident, accident or event likely to lead to a claim under this policy, **you** or the **insured driver** must advise **us** as soon as possible.

You or the **insured driver** must not make any admission of liability, payment or offer of payment, or incur legal expenses without our written consent.

You and the **insured driver** must give us all assistance and information **we** require.

Your taxi cover at a glance

Policy section	Cover type			Limit
	Comp	TPFT	TPO	
Your liability to others	✓	✓	✓	Injury: unlimited Third Party Property Damage: £20,000,000
Prosecution Defence	✓	✓	✓	Limit subject to our approval
Damage to your vehicle (accidental damage / vandalism)	✓	✗	✗	Market value
Damage to your vehicle (fire, lightning, theft or attempted theft)	✓	✓	✗	Market value
Trailer cover (attached)	✓	✓	✓	Third Party Attached Only
Lost or stolen keys	✓	✓	✗	£500
Accessories (including taxi metering and radio equipment)	✓	✓	✗	£1000
Sign writing or vinyl graphics	✓	✓	✗	£750
Windscreen Damage	✓	✗	✗	Market value
Personal Accident Benefits	✓	✗	✗	£5,000 any one incident and any one period of insurance
Medical expenses (insured driver)	✓	✗	✗	£500
Personal belongings	✓	✗	✗	£200
Child Equipment	✓	✗	✗	Car seats and pushchairs: replacement value Children's accessories: £50
Unauthorised movement of third party vehicles	✓	✗	✗	Injury: unlimited Third Party Property Damage: £20,000,000
Public Liability	✓	✗	✗	£5,000,000 (can be increased by endorsement)
No Claims Bonus	✓	✓	✓	Only applies if NCB rated (excluded for fleet policies)
Going abroad (Social Domestic and Pleasure purposes only). Business Use excluded	✓	✓	✓	EU & EEA Countries, Andorra, Bosnia & Herzegovina, Serbia and Switzerland up to 30 consecutive days . Business use excluded.

Section 1 Definitions

Whenever the following words are bold in this book, they will have the meaning given below:

Admiral Business	The trading name of Able Insurance Services Limited (02890075), Ty Admiral, David Street, Cardiff CF10 2EH. Admiral Business is authorised and regulated by the Financial Conduct Authority (FCA Registration No 311649).
Authorised Insurer	<p>This policy is underwritten by Admiral Insurance (Gibraltar) Limited, 2A (2nd Floor) Leisure Island Business Centre, 23 Ocean Village Promenade, Gibraltar GX11 1AA.</p> <p>Admiral Insurance (Gibraltar) Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar.</p>
Autonomous mode	A mode which allows the vehicle to drive itself legally, as allowed under the Automated and Electric Vehicles Act 2018.
Automated vehicle	A vehicle legally allowed to drive itself in Great Britain as defined by the Automated and Electric Vehicles Act 2018.
Cyber act	A malicious or criminal act affecting any computer system of a motor vehicle , including but not limited to: computer virus, hacking, denial of service or unauthorised access, corruption or deletion of data.
Cyber incident	An error, failure or unavailability affecting any computer system used by a motor vehicle .
Endorsement	Any changes in the terms of the insurance that differ from the standard wording. These are shown in your Policy Schedule.
Excess	The amount you must pay towards any claim. The excess(es) and any endorsements relating to the excess will be found on your Policy Schedule .
Hazardous goods	Any goods being carried in accordance with the Carriage of Dangerous Goods and Use of Transportable Pressure Equipment Regulations 2009 (“CDG2009”).

Hazardous location	Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries or in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and military bases, rail trackside or airport – other than on any road or parking area designated for employee or visitor parking.
Insured driver	Any driver who you have authorised to use the vehicle and who is permitted to drive within the terms of the policy . For No Claims Bonus rated policies the insured driver(s) will be specified on the Certificate of Motor Insurance.
Market value	The cost of replacing your vehicle with one of a similar make, model, year, mileage and condition based on market prices immediately before the loss happened. Use of the term 'market' refers to where your vehicle was purchased. This value is based on research from industry recognised motor trade guides. The maximum payable shall not exceed the price stated in your latest purchase receipt or invoice for the vehicle .
Modifications	Any aftermarket alterations to your vehicle's standard specification, including accessories, additional parts and trade related changes.
Period of insurance	The length of time covered by this insurance, as shown in your Policy Schedule.
Policy	This Policy Document, the Certificate of Motor Insurance, the Statement of Facts, the Policy Schedule and any Endorsements; which are to be read together as one contract.
Premium	The total premium paid or payable for your insurance policy (Excluding Insurance Premium Tax).
Private Hire Vehicle	Passenger carrying vehicle used for the carriage of passengers for hire or reward, other than under a Hackney Carriage licence.
Public Hire Vehicle	Passenger carrying vehicle used for the carriage of passengers for hire and reward, under the terms of a Hackney Carriage licence.

**Road Traffic Act(s)/
Road Traffic Law(s)**

Any acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Safety-critical software

Software updates which, if not installed, would mean it was unsafe to use the **vehicle** without the updates being installed.

Territorial limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, including travel between any of these.

Vehicle

A **Private Hire Vehicle** or **Public Hire Vehicle**; declared to **us** and that **we** have agreed to insure under the terms of the **Policy**; including its standard accessories and any optional extras from the manufacturer of the **vehicle**; but excluding **vehicles** owned, hired, lent or leased by your employees or anyone working for **you**.

You, Your, Policyholder

The persons(s) and/or business(es) named as the policyholder on the Certificate of Motor Insurance and Policy Schedule issued under this **policy**.

**We, us, our and
Admiral Business**

Admiral Business, Authorised Insurer.

Section 2 Liability to other people

1. Using the vehicle

You will be covered if any **you** or an **insured driver** causes an accident resulting in:

- another person's death or injury
- damage to another person's property - up to a limit of £20,000,000

Towing a trailer

You will get the cover described in this section while the **vehicle** is towing a single trailer or broken-down vehicle.

Cover for emergency medical treatment

We will pay for emergency treatment fees as set out in the **Road Traffic Act**.

Liability for charging cables

You will get the cover described in this section if the charging cable connected to the **vehicle** caused an injury or any property damage to a third party.

Cross Liabilities/Joint indemnity

Where there is more than one insured entity named on **your policy**, cover will operate for each entity as if they had each taken out separate **policies**. **Our** total liability for all compensation payable in respect of damage to third party property shall not exceed the limits stated above.

In the event of an incident involving payment by **us** to more than one entity any limitation by the terms of this **policy** or any clause relating to the maximum amount payable shall apply to the aggregate amount of payments to all such entities and **your** liability shall be settled in priority.

2. Indemnity to principals

The cover described in this section extends to cover any principal for which **you** are carrying out a contract, to the extent required by the contract conditions.

3. Cover for other people

We will also provide cover under 1 Using the vehicle for:

- any passenger in the **vehicle**
- anyone who is getting into or out of the **vehicle**

4. Automated vehicles

If **your vehicle** is an **automated vehicle**, this section is designed to let **you** know how **your policy** will work in the event of a claim.

The cover in this section only applies to an **automated vehicle** used in Great Britain.

4.1. If **your automated vehicle** causes an accident on a road or other public place whilst in **autonomous mode**

we will cover:

- Injuries or death of any person (including **you** or any **insured driver**)
- damage to any property - up to a limit of £20,000,000

We will not cover:

- Accidents which take place outside of Great Britain
- Unlawful use of an **Automated vehicle**
- Any loss or injury caused by a failure to install **safety-critical software** updates that **you** or any **insured driver** knows or ought to have reasonably known are safety critical software
- Any loss or injury caused by alterations to **your vehicle's** software by **you** or **any insured driver**
- Claims for damage to **your vehicle**. (If you are covered for "Damage to Your Vehicle", you may be able to make a separate claim for damage to **your vehicle**)
- Property which is owned or under the care of **you** or any **insured driver** using **your vehicle** at the time of the accident.

You may be covered for some of these exclusions under other sections of **your policy** please check your policy carefully. If **you** have any questions, please get in touch.

4.2. If **your vehicle** is involved in an accident whilst not in **autonomous mode** please see the cover provided by 1 Using the vehicle.

4.3. You must:

- Keep **your vehicle's safety-critical software** up to date
- Use and maintain **your vehicle** software in line with the manufacturer's instructions
- Not alter **your vehicle** in any way against the manufacturer's instructions.

Failure to do so may affect the amount **you** are able to claim or result in **your** claim being refused.

If an accident occurs as a direct result of:

- failure to install **safety-critical software** updates; and/or
- alterations to **safety-critical software**

any amount paid by us can be recovered from **you** or any person who knew or ought to have known of the failure to keep **your vehicle's safety-critical software** up to date or who knew of the alterations to **your vehicle's** software.

5. What is not covered

- Death or injury to anyone while they are working with or for **you**, principal, **or insured driver** except as required by **Road Traffic Law**
- Any property in the **vehicle**
- Any property which belongs to or is in the care of the person driving the **vehicle**
- Liability of more than £1,200,000 per event where loss or damage to third party property is caused or contributed to by the carriage of **hazardous goods**
- Damage to any road surface or structure caused by the vibration, weight or operation of the **vehicle**
- Any liability that is not required to be covered under the **Road Traffic Act** incurred whilst **you** or any other person is loading or unloading directly from the **vehicle**
- Towing a **trailer** for hire and reward
- Loss of or damage to **your vehicle**
- Damage to any single trailer or broken-down vehicle and damage to any property being conveyed on or in the trailer

Section 3 Prosecution defence

1. What is insured

At **your** request and subject to **our** approval, **we** will arrange to provide and pay legal fees incurred for representation if proceedings are being taken against **you** or any **insured driver** covered under this policy for:

- manslaughter;
- causing serious injury by driving a **vehicle** dangerously on the road;
- reckless or dangerous driving causing death;
- causing serious injury/death by careless driving;
- an offence under the following legislation or similar;
 - Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978;
 - Corporate Manslaughter and Corporate Homicide Act 2007;
 - Health and Safety Inquiries (Procedure) Regulations 1975.

In addition and subject to **our** approval **we** will also pay for:

- Representation by a solicitor at any coroner's court, or fatal accident enquiry;
- The costs of appeal against a conviction mentioned in above;
- Prosecution costs awarded against **you** arising from those proceedings described in above.

2. What is not insured

- **Territorial Limits** – Events causing death or serious injury which occurs outside the United Kingdom during the **period of insurance**
- **Success** – any defence where there is no realistic prospect of successfully defending the prosecution

- Drink and Drugs – any prosecution arising out of the **insured driver** of the **vehicle** being under the influence of drugs or alcohol to a level which would be a driving offence
- Dual Insurance – defending a prosecution or making an appeal where there is any other insurance in force covering the same legal fees
- Consent – costs and expenses incurred without **our** written consent
- Fines or Penalties – fines or penalties of any kind
- Policy period – any actual or alleged act, omission or dispute happening before, or existing at the inception of this policy, and which **you** or the driver of the insured **vehicle** knew or ought reasonably to have known could lead to a claim
- Unauthorised drivers – drivers not authorised to drive the insured **vehicle** and who are not permitted to drive under the terms and conditions noted within the **policy**.

Section 4 Damage to your vehicle

1. Cover for your vehicle

If the **vehicle** is lost or damaged due to:

- an accident
- vandalism
- fire, lightning, self ignition and/or explosion
- theft or attempted theft
- flood and storm damage

You will be covered for damage to:

- **your vehicle**
- audio, visual, taxi metering, taxi radio or electronic equipment, as long as it is permanently fitted up to the **market value** of the **vehicle**, or up to a maximum £1000 where this is not permanently fitted to the **vehicle**. Damage to or loss of mobile phones is not covered by this **Policy**.
- Sign writing or vinyl graphics, up to a maximum of £750.

The **policyholder** will also get the cover described in this section if the **vehicle** is lost or damaged whilst in control or the care of a member of the Motor Trade for service, repair or MOT testing.

2. Electric Vehicles and Plug In Hybrid Vehicles

If **you** have an electric or plug in hybrid **vehicle**, **we** will also provide cover for the **vehicle's**:

- Charging cables
- Electric and hybrid **vehicle** batteries

3. Lost or stolen keys

If **you** lose the **vehicle's** keys, or any other starting or ignition device, or they are stolen from somewhere other than the **vehicle**, **we** will pay up to £500 towards the cost of replacing the locks, keys or transmitters.

If **you** only claim under this benefit, **you** do not have to pay an **excess**.

4. We will not pay

- The **excess(es)** shown on **your** current Policy Schedule
- For loss of or damage to the **vehicle**, where possession of it is gained by deception
- For damage caused to the **vehicle** by driving it after an accident, unless necessary for safety
- For wear, tear and depreciation
- For damage to tyres, unless caused by an accident to your vehicle.
- For pre-accident damage or damage unrelated to the current loss
- For any loss or damage caused by mechanical, electrical, electronic, **cyber incident**, computer failure, breakdown, breakage or malfunction
- For any loss in the **market value** of the **vehicle** as a result of it being damaged or stolen
- For loss of or damage to the **vehicle** caused by pressure waves from aircraft or other aerial devices travelling at or above the speed of sound
- To replace or repair any **modifications** that have not been declared to and agreed by **Us**.
Also see General condition 10
- For any loss or damage caused by using the incorrect type of fuel or failing to keep the correct amount of lubricant in the **vehicle**
- For loss or damage if the **vehicle** has been seized or destroyed by any Government, Public or Local Authority
- For any loss or damage to the **vehicle** caused or contributed to by the carriage of **hazardous goods**
- The VAT element of any claim where **you** are VAT registered and are able to recover VAT.

- For any loss or damage to the **vehicle** arising from theft or attempted theft whilst the **vehicle** is unlocked or whilst the ignition key or other removable ignition device is left in or on the **vehicle**.
- For any loss or damage to the **vehicle** when **you** leave fare paying passengers alone in **your vehicle**.
- For any loss or damage to mobile phones..

5. Damage Repair Process (within territorial limits)

If the damage to the **vehicle** is covered and it cannot be driven safely from the accident site, **we** will:

- collect the **vehicle** from the accident site and deliver it to either an approved repairer, an **insured driver's** home, place of business or a safe place of storage, within a 30 mile radius
- move an **insured driver** and their passengers away from the accident site, if it is not safe, to the nearest local amenity.

Recovery of the **vehicle** can be instructed by **you** or an **insured driver**. If there are any additional charges relating to the recovery of the **vehicle**, these must be paid by **you**.

We are not responsible for any contents of the **vehicle**. If there are additional charges required to transport the contents of the **vehicle**, and/or any additional storage fees, these must be paid by **you**.

If **you** do not want the **vehicle** recovered after an accident, **you** are responsible for keeping it and the contents safe until it is repaired. **We** will pay reasonable charges for safeguarding the **vehicle** and getting it to and from the repairers. It is important **you** tell **us** as soon as possible where the **vehicle** is, or **you** will be responsible for any charges.

Our approved repairers, or another company instructed by **us** will:

- arrange collection and re-delivery of the **vehicle**
- As an additional benefit of **your** policy, give **you** or **insured driver** a courtesy vehicle while the **vehicle** is being repaired (see Courtesy Vehicles below).

All repairs carried out by **our** approved repairers are guaranteed for as long as **you** own, hire or lease the **vehicle**. Any parts used during the repair are covered under the manufacturer's guarantee. In the unlikely event the repairs are considered unsatisfactory, the approved repairer

will have the option to rectify their work. Should the repairs still be considered unsatisfactory, **you** may use another repairer providing **we** agree for the work to be carried out.

If **you** do not wish to use **our** approved repairers, **we** will be unable to provide a courtesy vehicle. **You** will need to give **us** an estimate from **your** preferred repairer. If **we** think the estimate is unreasonable, **we** can:

- arrange for the **vehicle** to be moved to **our** approved repairer
- ask **you** to give an estimate from another repairer.

Paying your Excess

If **you** are making a claim, **you** will need to pay **your excess**. Please see **your** Policy Schedule which will tell **you** what **your excess** is. Please remember **your excess** will be the total of **your Excess** and any other additional **excesses** that apply. The **excess** can be different for each driver so please make sure **you** read this carefully.

If **your vehicle** is being repaired, **you** will need to pay **your excess** to the approved repairer.

If **your vehicle** has been written off or stolen and unrecovered, **we** will deduct **your excess** from any claim settlement.

6. Courtesy vehicles

Courtesy vehicles provided by **our** Approved Repairers, or any other company instructed by **us**, will be covered under **your** insurance policy.

A courtesy vehicle will not be provided until the repairs have been authorised or if the **vehicle** is:

- stolen
- outside the **territorial limits**
- beyond economic repair
- repaired by an unapproved repairer.

We cannot guarantee the courtesy vehicle will be adapted to any special needs or disability. If a courtesy vehicle is given it can only be used within the **territorial limits**.

The courtesy vehicle is not intended to be a like for like replacement for the **vehicle**. The courtesy vehicle will typically be a small hatchback to keep **you** or **your insured driver** mobile and is not covered for Taxi use.

7. What we will pay

We will decide how to settle **your** claim and will either:

- pay to repair the **vehicle**; or
- pay a cash sum to replace the damaged **vehicle**; or
- replace the **vehicle** with one of the same model and specification

If **we** give **you** a cash sum, the most **we** will pay is the **market value** of the **vehicle**. Should **we** deem the **vehicle** repairable but are unable to complete or guarantee the repairs, **we** will offer **you** a cash sum to cover reasonable costs of parts and labour.

We will repair the **vehicle** with parts of a similar standard and quality to the parts being replaced. The parts **we** use may not be produced or supplied by the **vehicle's** manufacturer. They may also be recycled parts.

If any parts are no longer available, **we** will pay the cost shown in the manufacturer's latest price guide together with reasonable fitting costs.

If the parts being replaced were already worn or damaged, **your** settlement may be reduced, or **you** may be asked to contribute towards the repair costs.

If the **vehicle's** ADAS (Advanced Driver Assistance System) needs to be recalibrated as a result of any repairs, **we** will also cover these costs. A decision will be made based on the garage/engineer's recommendation.

Indemnity to owners

If the **vehicle** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to the **you**. If the **vehicle** is on lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the **vehicle**, or the amount required to settle the agreement, whichever is less.

8. Standard parts replacement

If **you** make a claim for loss or damage to the **vehicle**, provided it is economical to do so, **we** will only pay the cost of replacing parts needed for the **vehicle** to meet the manufacturer's specification along with any optional extras and/ or disability adaptations.

Section 5 Windscreen damage

1. Cover for your windscreen

If there has not been any other loss or damage, **we** will pay to:

- repair or replace broken glass in the **vehicle's** windscreen, windows or sunroof
- repair any scratches on the bodywork caused by the broken glass.

If **we** need to replace any glass, **we** may use glass which is not provided by the **vehicle's** manufacturer but is of a similar standard and quality. If there is no glass available and it cannot be reasonably sourced, **we** will pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs.

When required, **we** will also cover the costs to recalibrate the **vehicle's** ADAS (Advanced Driver Assistance System) after the replacement of **your** windscreen.

If the repair or replacement is not arranged through **our** glass helpline, and costs more than **your excess**, **we** will pay up to:

- £25 for each glass repair
- £50 for each glass replacement.

2. What is not covered

- The windscreen **excess** shown on the **your** current Policy Schedule
- Any windscreens or windows not made of glass e.g. Perspex
- **We** will not pay more than the **market value** of the **vehicle** at the time of loss
- **We** will not provide a courtesy vehicle
- The VAT element of any claim where **you** are VAT registered and are able to recover VAT

Section 6 Extra cover

1. Personal Accident Benefits

If an **insured driver** is accidentally injured as a result of a road traffic accident in the **vehicle**, **we** will pay that person (or their legal representatives) if within three months of the accident the accident causes the injured person, death, loss of an eye, or loss of a limb up to a maximum of:

- in respect of any one incident - £5,000
- in any one **period of insurance** - £5,000

2. Medical expenses

If an **insured driver** is injured as the result of an accident involving the **vehicle**, **we** will pay up to £500 towards the cost of any Medical, Dental or Surgical procedure and any prescriptions provided by a qualified medical practitioner.

This is a pay and claim benefit, **we** will only pay this benefit once **we** have received proof of a procedure or a receipt showing the cost of the prescription.

What is not covered

- Any medication/equipment which is not prescribed by a qualified medical practitioner
- Travel to and from an appointment

3. Personal belongings

If **you** are claiming under the Damage to the **your vehicle** section, **we** will also pay up to £200 for an **insured driver's** personal belongings if they are damaged or stolen.

What is not covered

- Money, credit or debit cards, stamps, tickets, vouchers or documents
- Goods or samples carried in connection with any trade or business
- Any property insured under another policy
- Property lost or stolen from a **vehicle** with an open or unlocked cargo area, unless the property was locked in a glove or storage department.

4. Child Equipment

If **you** are claiming under the Damage to the **your vehicle** section, **we** will pay to replace a damaged or stolen child car seat or pushchair. **We** will also pay up to an additional £50 for loss or damage to any children's accessories.

5. Wallboxes

We will pay up to £1,000 towards the replacement of a wallbox which **you** use to charge **your electric vehicle** if it is damaged due to:

- An accident
- Vandalism
- Fire
- Theft

You will need to arrange a new wallbox and installation. **We** will reimburse **you** once **you** have provided **us** with a receipt or invoice. If **you** only claim under this benefit, **you** do not have to pay an **excess** and if **your policy** is No Claims Bonus rated **your** No Claims Bonus will not be affected.

6. Uninsured Driver Promise

The Uninsured Driver Promise does not apply if **your policy** is fleet rated, If **your policy** is No Claims Bonus rated and **you** are involved in an accident with an uninsured driver and it was not **your** fault, **your** No Claims Bonus will not be reduced, providing **you** can supply the make, model and registration number of the vehicle.

If **your** claim is not settled when **your** renewal is due, **your** No Claims Bonus may be reduced, and **you** may have to pay a higher price. However, once **we** confirm the uninsured driver was at fault, **we** will reinstate **your** No Claims Bonus and refund any additional premium **you** have paid as a result of **your** No Claims Bonus being reduced.

Once **your** claim is settled, **we** will refund any **excess** **you** have paid.

7. Public Liability

We will cover **you** or any other **insured driver** for amounts **you** may be liable to pay for accidents occurring in connection with **Your Business** as a Private Hire driver or Public Hire driver. This extension does not cover liability for:

- accidents caused by a motor vehicle owned, leased, hired, borrowed or operated on behalf of **you** or an **insured driver**;
- accidents occurring in, on, or about **your** business premises.

The maximum amount we will pay under this section is £5,000,000 for any one claim or a number of claims arising out of the one incident.

What is not covered

- Claims occurring prior to or after the **Period of Insurance** shown in **Your Schedule**.
- Claims for Employer's Liability, Professional Indemnity, Directors and Officers Liability or Products Liability whether there is another policy in force for these covers or not.
- Claims for pure financial loss
- Claims for accidental bodily injury or loss of or damage to property whilst **your vehicle** is operating for social, domestic and pleasure purposes and whilst **your vehicle** is not carrying passengers for hire & reward.;
- Claims for bodily injury to **you** or an **insured driver** arising out of and in the course of employment;
- Claims for accidental bodily injury or loss of or damage to property whilst your vehicle is outside of the **Territorial Limits**;
- Claims for loss of or damage to property belonging to you, or in the custody or control of **you** or any **insured driver**.

Section 7 Going abroad

1. Third party Liability in Europe

This policy provides the necessary cover to comply with the laws on compulsory insurance of motor vehicles in any country listed below:

- Andorra
- Austria
- Belgium
- Bosnia & Herzegovina
- Bulgaria
- Channel Islands
- Croatia
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Isle of Man
- Italy
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- Montenegro
- Netherlands
- Norway
- Poland
- Portugal
- Republic of Cyprus
- Republic of Ireland
- Romania
- Serbia
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland

2. Damage to your vehicle in Europe

This **policy** also includes the cover described on **your** Policy Schedule, provided **we** have agreed this prior to travelling and it is endorsed in **your** Policy Schedule. The **vehicle** is also covered while it is being transported by air, sea, or rail between those countries.

This policy also covers any **insured driver** to drive the **vehicle** in Gibraltar.

3. Northern Ireland Business Address Cover

If **your** business address is in Northern Ireland, the cover shown on the **vehicle's** Policy Schedule is extended for the **period of insurance** for limited use in the Republic of Ireland. **We** allow a taxi fare that either:

- originated in Northern Ireland and ends in the Republic of Ireland
- originated in the Republic of Ireland and ends in Northern Ireland

This **policy** does not cover taxi use in Ireland where the taxi fare starts and ends in the Republic of Ireland.

4. Cover under this section only applies when

- the **vehicle** is registered in the **territorial limits**
- the **vehicle** is normally kept within the **territorial limits**
- **your** business address is within the **territorial limits**.
- **your** journey outside the **territorial limits** does not exceed 30 consecutive days and is to one or more of the countries listed above in this Section 7 Going abroad.

What is not covered

- repairs authorised by **you** outside of the **territorial limits**
- any onward travel arrangements.
- transportation of luggage, goods, or personal belongings back to the UK.

5. Damage repair process (outside the Territorial Limits)

If the damage to the **vehicle** means it cannot be safely driven from the scene of the accident, **you** or the **insured driver** may be required to source recovery of the **vehicle**. **We** will reimburse any roadside recovery costs **you** pay once the claim has been validated and invoices and receipts are submitted.

We will decide how to settle any claim, and, in most cases, **we** will pay **you** a cash sum to replace the undriveable **vehicle** or item. The most **we** will pay is the **market value** of the **vehicle**. It is recommended the **insured driver** take the **vehicle's** V5C or VE103B document with them to assist **us** in processing any claim.

If the **vehicle** is driveable, upon the **vehicle** returning to the United Kingdom **we** will deal with any claim in line with the damage repair process within the **territorial limits**.

6. Customs Duty

We will cover the enforced payment of customs duty on the **vehicle** as a result of an incident insured by this policy when the **vehicle** is imported into the United Kingdom or any country listed above.

What we will not pay

We will not pay any fees relating to the contents of the **vehicle**

Section 8 No Claims Bonus (NCB)

If more than one **vehicle** is covered by this insurance, **we** will assess the No Claim Bonus as if each **vehicle** was insured separately.

1. If a claim is made and you

a. Do not have protected NCB

If **you** or an **additional driver** makes a claim against this **policy**, **your** No Claims Bonus will be adjusted when the **period of insurance** ends:

Number of years No Claims Bonus at start of this Period of Insurance	No Claims Bonus at next renewal date without NCB protection		
	1 claim	2 claims	3 claims
	in next consecutive 12 months		
1 year	0 years	0 years	0 years
2 years	0 years	0 years	0 years
3 years	1 year	0 years	0 years
4 years	2 years	0 years	0 years
5 years or more	3 years	1 year	0 years

b. Have protected NCB (you must have 4 years or more NCB at inception to be eligible to protect your NCB)

If **you** or an **additional driver** makes a claim against this **policy**, **your** No Claims Bonus will be adjusted when the **period of insurance** ends:

Number of years No Claims Bonus at start of this Period of Insurance	No Claims Bonus at next renewal date without NCB protection		
	1 claim	2 claims	3 claims
	in next consecutive 12 months		
4 years	4 years	4 years	2 years
5 years or more	5 years	5 years	3 years

2. Claims that do not affect your bonus

- payments made for windscreen damage

- claims which are not **your** fault where **we** have recovered **our** money in full
- a claim caused by an uninsured driver
- claims for lost or stolen keys
- claims for wallboxes.

3. **No Claims Bonus protection**

If **you** are eligible, **you** can pay an additional amount to protect or guarantee **your** No Claims Bonus.

4. **No Claims Bonus conditions**

No Claims Bonus is not earned where **your vehicle** is insured with **us** for less than 12 consecutive months.

No Claims Bonus is not earned or applicable if **your vehicle** is covered under a fleet policy.

Section 9 General exceptions

We will not pay for any loss, damage or liability directly or indirectly caused or contributed to by:

1. The **vehicle** being:

- used for a purpose not authorised by the **vehicle's** current Certificate of Motor Insurance
- used for a trade or business not declared to and accepted by us
- driven by anyone who does not hold a valid Driving Licence or who is breaking the conditions of their licence
- driven by or used by anyone who is not permitted on **vehicle's** current Certificate of Motor Insurance
- taken or driven without **your** consent by someone who normally lives with **you** or an **insured driver** as part of their household
- used for criminal purposes (including avoiding lawful apprehension)
- used for a deliberate or reckless act with the intention of:
 - self-harm or suicide
 - causing damage or fear of damage to other vehicles or property
 - causing injury or fear of injury to any person.
- used on the Nürburgring Nordschleife or any racetrack, circuit or prepared course
- used for any formal or informal race, whether prearranged or not
- used to participate in any test, competition or organised motoring event
- rented out or used for a peer to peer hire scheme
- used while carrying passengers in an unsafe, insecure or illegal manner, including but not limited to, carrying them in the cargo area of the **vehicle**

- used to carry a load in an unsafe, insecure or illegal condition or manner or where any of the **vehicle's** weight limitations have been exceeded
 - used if **you** have opted to not have the **vehicle's** ADAS (Advanced Driver Assistant System) recalibrated when it has previously been required or recommended
 - used to tow another vehicle for reward.
 - used by **you** if **you** do not hold a valid and correct Operators Licence required for **your** business
 - used in any areas to which aircraft have access
 - used on rails or used in areas to which trains operate, except for travelling across level crossings
2. **Vehicles** registered anywhere other than in the United Kingdom unless **you** have requested this and **we** have agreed to it.
 3. **Vehicles** that have had performance and/or cosmetic **modifications** that have not been declared to and accepted by **us**.
 4. An agreement made under another contract
 5. Loss of use of the **vehicle**
 6. Radiation, radioactive contamination or other dangerous properties of any nuclear device, component or material
 7. Earthquakes or seismic activity.
 8. Terrorism, war, civil war, warlike operations (whether or not war is declared), invasion, act of foreign enemy, hostilities, mutiny, military uprising, insurrection, rebellion, revolution, riot, civil commotion (assuming its proportions amount to a popular rising), military or usurped power, nationalisation or any act of any person or group whether acting alone or in connection with a government or organisation which was committed for a political, religious, ideological or similar purpose with the intention influencing an economy, government, country or state or to put the public in fear
 9. The use of the **vehicle** principally used for the carriage, transportation or delivery of **hazardous goods**

10. Using the **vehicle** in a **hazardous location**
11. Use of the **vehicle** as a public emergency service, military or law enforcement vehicle
12. A load seeping or spilling in or from the **vehicle** that causes pollution or contamination
13. Any damage, loss of use or any other indirect loss to any property being carried by, loaded onto or unloaded from the **vehicle**
14. using the **vehicle**, or any mechanical plant, machinery, hoist, lift, crane or similar appliance whether attached to the **vehicle** or not, as a tool of trade (including loading and unloading) save as required to be covered by **Road Traffic Acts**.
15. a **cyber act** affecting the **vehicle**
16. loss of, corruption, or access to data due to a **cyber incident** or **cyber act**.
17. any use within the motor trade. This **policy** does not facilitate the purchase, sale, rental or recovery of any **vehicle** for profit or in connection with a trade or business.
18. driven by anyone who is contravening local authority regulations in respect of **public hire vehicles** or **private hire vehicles**
19. driven by anyone does not have any other driving licence required by law to drive **your vehicle** for the purposes for which it is being used.

Section 10 General conditions

1. Your duties

The cover in this policy is valid providing:

- **you** or any other **insured driver** have kept to all the terms and conditions of the policy
- the information confirmed on the current Statement of Fact, Policy Schedule, Certificate of Motor Insurance and when registering a claim is true and complete.

2. Claims procedure

If an **you**, an **insured driver** or the **vehicle** is involved in any type of incident, regardless of fault, **you** must:

- tell **us** about it within 24 hours to qualify for a reduced **excess**. **Your excess** will increase if **you** do not report a claim to **us** within 7 days. These **excesses** are shown on **your Schedule**.
- immediately report any incident involving malicious damage, theft or deliberate fire to the police and:
 - support them in their investigation and any prosecution against the person responsible
 - give **us** a Crime Reference Number within 24 hours, that relates to the incident involving the **vehicle**.
- give **us** all the information and documentation that **we** consider necessary to deal with any claim
- send **us** any court documentation **you** or an **insured driver** receives in connection with the incident as soon as **you** receive it, including any claim form, writ, summons or bill
- tell **us** as soon as possible if **you** or an **insured driver** are charged with an offence or get any notice of prosecution, inquest or fatal enquiry
- give **us** a witness statement when requested

- co-operate with **our** investigation.

Failure to comply with the above could result in the claim being refused and/or this **policy** being cancelled.

You must not attempt to negotiate the settlement of the claim unless **we** have given written permission.

Defending or settling a claim

We are entitled to:

- conduct the investigation, defence and settlement of any claim on **your** behalf
- inspect the **vehicle** used at the time of the incident or at any reasonable time **we** ask
- Bring a claim in **your** or an **insured drivers** name against any third party responsible for any loss or damage
- Arrange for the repair of the **vehicle** and keep any amount **we** recover from the other insurer for the repair.
- If **we, our** approved repairers or another company instructed by **us** have provided a courtesy vehicle, **we** will be entitled to any amount **we** are able to recover from a third party for the cost of providing a courtesy vehicle.

If the **vehicle** is a total loss **we** can also:

- take possession of the **vehicle** (the **vehicle** will become **our** property in those circumstances)
- Remove the **vehicle** from the Policy Schedule and retain any remaining **premium** for that vehicle (so no return **premium** will be automatically given).

3. Care of your vehicle

You and any other **insured driver** must:

- protect the **vehicle** from loss or damage
- make sure the **vehicle** is roadworthy •

- if applicable, make sure the vehicle has a current MOT certificate
- remove and secure any keys or device that allows access to the **vehicle**; if it is left unoccupied.
- update the **vehicle's** software when prompted by the **vehicle** manufacturer
- only download software from a source approved by the **vehicle** manufacturer
- only modify the **vehicle** software in accordance with the manufacturer's instructions.
- make sure the **vehicle** is correctly plated for use as a **Private Hire Vehicle** or **Public Hire Vehicle**

Failure to comply with the above could affect the amount **you** are able to claim, result in the claim being refused and/or this policy being cancelled.

If an incident happens, which is directly or indirectly caused or contributed to by any of the following:

- the inappropriate conduct of the **insured driver**
- the condition of the **vehicle**
- the **vehicle** being left unlocked or unsecured.

No cover under the policy will be given and instead **our** responsibility will be restricted to meeting the obligations as required by **Road Traffic Law**.

4. Cancelling your policy

You can cancel this policy by contacting **us** or **your** insurance advisor.

This policy can be cancelled or a **vehicle** removed from the policy immediately, or from a future date. **You** cannot cancel this policy or remove a **vehicle** from the policy from an earlier date.

a. Our cancellation rights

We can cancel this policy at any time by sending seven days' notice in writing to **your** last known postal address or email address if **you** or an **insured driver**:

- break any of the following General conditions: 1,2, 3, 5, 8, 9, 10, 11, 12 and/or 13
- ignore or fail to comply with any of the General exceptions
- fail to respond to written requests for information or documentation
- harass or use abusive or threatening behaviour towards **our** staff
- has their Credit Agreement cancelled
- fail to pay any **premium**.

If **we** cancel **your policy** then a pro-rata proportion of the **premium** due will be retained by **us** and any remaining **premium** will be refunded to **you**.

b. Your cancellations rights

You may cancel this policy at any time by sending written notice to **us** or **your** insurance advisor.

We may, at **our** discretion, refund to **you** a pro-rata proportionate part of the **premium** paid for the unexpired period. This is provided that, during the current **period of insurance**, there has been no:

- claim made under this **policy** for which we have made a payment,
- claim made under the policy which is still under consideration,
- incident which you are aware of and which is likely to give rise to a claim, and which has already been, or is yet to be, reported to us.

If **you** cancel the **policy** prior to inception or renewal, no **premium** will be due and a full refund of the **premium** will be given. If **you** cancel the policy after inception or renewal any potential refund will be subject to a minimum **premium** of £50 + IPT.

5. Payment of your premium and/or other charges

You are responsible for all payments relating to the **policy**. If a payment is due, **we** or **your** insurance advisor will contact **you**.

If a claim is made and **you** have not paid in full or are in arrears on any payment plan, **we** may deduct the outstanding **premium** from any claim settlement.

6. Rights of recovery

If an incident occurs which is not covered by this policy and **we** are required by the law of any country to make a payment, **we** can recover that amount from **you**.

7. Other insurance

We will not pay a claim if any loss, damage or liability covered under this policy is also covered under any other insurance. This does not apply to the personal injury benefit, please see: Extra cover section.

8. Fraud and misrepresentation

You must always answer **our** or **your** insurance advisors questions honestly and provide true and accurate information. If **you**, or an **insured driver**, or anyone acting on their behalf, provides:

- false, incomplete, exaggerated or misleading information, or
- false, altered, forged or stolen documents,

we will do one or more of the following things

- Change this policy to show the correct information, and change the **premium** accordingly
- Cancel this policy immediately
- Declare this policy void
- Refuse to pay any claim or only pay part of a claim
- Keep the **premium you** have paid
- Recover any costs from **you** or an **insured driver**
- Cancel or void any other **Admiral Business** policies **you** are connected with

9. Drink and drugs clause

If an accident happens while any **insured driver** is driving and:

- is found to be over the legal limit for alcohol or drugs
- is driving while unfit through drink or drugs, whether prescribed or otherwise
- fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.

No cover under the policy will be given and instead, liability will be restricted to meeting the obligations as required by **Road Traffic Law**.

10. Changes in circumstances

You must tell **us** if any information on the Statement of Fact and/or Policy Schedule changes.

If **you** make changes to this policy, **you** may have to pay an additional **premium**. If **you** request a change and **we** are unable to continue cover, this policy may be cancelled.

On some occasions **we** may change the information from the date the **you** were obliged to tell **us**.

The notification timescales are:

a. You must advise us beforehand of:

- any **vehicle** changes (if **you** need to add, remove or update the **vehicle(s)** shown on **Your** Policy Schedule).
- any driver(s) who **you** would like to include under the **policy** if they do not comply with the terms of the **policy**
- any change of use for the **vehicle** or **your** occupation changes
- any modification to a **vehicle**

b. You must advise us immediately if:

- any driver covered under the **policy** has been disqualified from driving, has had any increase in their claims or conviction history or their Driving Licence status has changed
- if any information shown on the Policy Schedule changes.

c. You must update us prior to your renewal if:

- any information shown on the Statement of Fact and/or Policy Schedule is incorrect or has changed
- any driver has had any motoring convictions or endorsements during the **period of insurance**
- there are any changes to material circumstances

11. Requests for information

You and **your insured drivers** must respond to all requests for documentation during the **period of insurance** and during the administration of a claim.

You and any **insured driver** may be asked to provide:

- documents to confirm the details on the Statement of Fact and/or Policy Schedule
- documents, data and other media relating to the **vehicle** or claim
- financial statements and utility bills
- receipts and invoices
- documents, data and other records to validate any claim
- Driving Licence information
- Taxi licence/taxi badge information travel documents
- travel documents
- proof of your No Claims Bonus and/or Confirmed Fleet Claims Experience
- proof of alternative insurance.
- camera footage, telematics data and driver statements
- taxi plate details from the relevant local authority

- all sets of keys, the V5C document, MOT certificate, **vehicle** log and service history book and/or any lease agreement or purchase receipt for the **vehicle**

Failure to supply this information when requested may result in the claim being refused and/or only partially settled and/or the **policy** being cancelled.

12. Motor Insurance Database and Adding New Vehicles

Information relating to **your policy** details will be added to the Motor Insurance database (MID) managed by the Motor Insurer's Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the Driver and Vehicle Licensing Agency (DVLA) and the Driver and Vehicle Agency Northern Ireland (DVANI), the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- Electronic licensing;
- Continuous insurance enforcement;
- Law enforcement, prevention, detection, apprehension and or prosecution of offenders;
- The provision of Government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the United Kingdom, the EU or certain other territories) insurers and/or the MIB may search the MID to obtain relevant information. Persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more about this from **us** or at www.mib.org.uk

a. Changes required to the vehicle(s) shown on your Policy Schedule (and the MID)

We will update the **vehicle(s)** on the MID on **your** behalf. It is a condition of this **policy** that **you** advise **us** immediately, or in advance, of all changes required to the **vehicle(s)** shown on **your** Policy Schedule. It is **your** responsibility to ensure the **vehicle(s)** requiring cover are advised to **us** so that **we** can ensure the MID is up-to-date and that the right cover is in force. **Vehicles** cannot be added to the MID retrospectively and no cover can be assumed until the **vehicle** is declared to, approved by and added by **us**.

We reserve the right not to add any **vehicle(s)** that are materially different to those already on **your policy** at inception or renewal. If **you** have doubts about whether the type and/or category of **vehicle** is permitted, **you** should contact **us** or **your** insurance advisor before cover is required.

13. Duty of Fair Presentation

You have a duty to make a fair presentation of the risk to **us** prior to inception or renewal and prior to any mid-term variation of the **policy**.

Prior to inception or renewal

If **you** have breached **your** duty to make a fair presentation of the risk to **us** and that breach was:

- deliberate or reckless, **we** may avoid this **policy** from inception or the latest renewal and decline all claims as well as keep all **premiums** paid.
- neither deliberate nor reckless, and except for the breach
 - **we** would not have agreed to provide cover under this **policy** on any terms, **we** may avoid this **policy** and decline all claims, but will return any **premiums** paid
 - **we** would have agreed to provide cover under this **policy** but on different terms (other than **premium** terms), **we** may require that this **policy** includes such different terms with effect from its commencement, and/or–
 - **we** would have agreed to provide cover under this **policy** but would have charged a higher premium, **our** liability for any loss shall be limited to the proportion of the premium actually charged as a percentage of the premium which **we** would have charged had **you** made a fair presentation.

Prior to any mid term variation

If **you** have breached **your** duty to make a fair presentation of the risk to **us** prior to any variation of this **policy** and where that breach was:

deliberate or reckless, **we** may cancel this **policy** with effect from the date of the variation, decline all claims after the variation and keep all **premiums** paid;

neither deliberate nor reckless, and except for the breach:

we would not have agreed to the variation on any terms, **we** may treat this policy as though the variation was never made, but will return any additional **premiums** paid

we would have agreed to the variation but on different terms (other than **premium** terms), **we** may require that the variation includes such different terms with effect from the date it was made, and/or

we would have agreed to the variation but would have increased the **premium**, or would have increased it by more than **we** did, or would not have reduced it or reduced it by less than **we** did, **our** liability for any loss amount payable shall be limited on a proportionate basis.

This condition operates in addition to any provisions relating to underinsurance in this policy.

Section 11 How to make a complaint

We are fully committed to giving **you** a first-class level of service. If **you** have a complaint relating to the **policy** please contact **your** insurance advisor.

If **you** have a complaint relating to a claim or **you** continue to feel like **we** have fallen short of the mark, please address **your** concerns or complaints to:

Complaint Manager
Admiral Business Complaint Manager
Able Insurance Services Limited
Ty Admiral
David Street
Cardiff
CF10 2EH

Tel: 020 3808 7099

Email: complaints@admiralbusiness.com

If **we've** given **you our** final response but **you're** still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS). Here are their details:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: **0800 023 4567**

Or **0300 123 9123**

Email: complaint.info@financialombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Section 12 Extra Information about your policy

Rest assured, any decision **we** make in respect of a **claim** made by **you** under this product has no bearing on any decision **we** may make in respect of any other **policy you** may have with **us**.

Governing law and language

This insurance shall be subject to English Law, unless specifically agreed otherwise. All communication is to be conducted in English.

Transfer of your policy

You can't transfer **your** rights or interests in this **policy** to anyone else. This **policy** won't have any value at the end date or if it is cancelled.

Rights of third parties

This agreement is made for the benefit of the parties to it and is not intended to benefit, or be enforceable by, any other person in accordance with the Contracts (Rights of Third parties) Act 1999 or otherwise.

Rights of recovery

Upon conclusion of a **claim** under this **policy**, **we** can take over and if necessary, conduct proceedings in **your** name to recover any amount paid from the responsible party (e.g. another insurance company).

Providers and suppliers

Admiral Business is a Trading Name of Able Insurance Services Limited (Registered in England and Wales, Reg No. 02890075) registered office is Floor 4, No 3 Capital Quarter, Cardiff, United Kingdom, CF10 4BZ. **Admiral Business** is authorised and registered by the Financial Conduct Authority (Firm Reference Number: 311649).

Admiral Insurance (Gibraltar) Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar.

Confidentiality and disclosure of your data

Please view our full privacy statement at <https://www.admiral.com/your-privacy-and-security> which will help you understand how we collect, use and protect your personal data. If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

The Financial Services Compensation Scheme

We are **members** of the Financial Services Compensation Scheme. 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 the **claim**. Cover for the **claim** or **policy** is provided at 90%.

You can get more information about the compensation scheme arrangements from the FSCS.

The contact information is:

The FSCS
10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: 0207 741 4100 or 0800 678 1100

Email: enquiries@fscs.org.uk