

Admiral Business

Insurance Product Information Document

Company: Admiral Business

Product: Taxi

Admiral Business is authorised and regulated by the Financial Conduct Authority (FCA Registration No 311649).

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This insurance policy will cover you against third party claims for personal injury or property damage that arise from the use of your vehicle.

What is insured?



Please refer to your Policy Schedule to see which level of cover you have.

Third Party Only

- ✓ **Third party injury:** We'll pay everything you're legally responsible to pay if another person is injured in an accident involving your vehicle.
- ✓ **Third party property damage:** You have cover if an accident involving your vehicle causes damage to another person's property.

Third Party Fire and Theft

All of the above plus

- ✓ **Damage caused by fire and theft:** You're covered if your vehicle is damaged by fire, theft or attempted theft.
- ✓ **Locks:** Up to £500.
- ✓ **Courtesy vehicle:** We'll provide a small courtesy car while yours is being repaired by our approved repairer (subject to availability and not to be used for taxi use).

Comprehensive

All of the above plus:

- ✓ **Damage to your vehicle:** You're covered if your vehicle is damaged in an accident or as a result of fire or theft.
- ✓ **Personal Injury:** Up to £5000 for death, loss of limbs or permanent blindness.
- ✓ **Personal belongings:** Up to £200.
- ✓ **Windscreen damage:** We'll repair or replace your windscreen, windows or sunroof.
- ✓ **Excess reduction for claims reported within 24 hours:** if you report a claim directly to us within 24 hours we will reduce your excess by £250. If you report a claim to us after 7 days we will increase your excess by £500.
- ✓ **Public Liability:** Up to £5,000,000.

What is not insured?



Below is only a summary of what is not covered

We won't pay for

- ✗ **Modifications:** Unless the modifications are due to a disability.

You won't be covered under these circumstances

- ✗ **Uninsured Driver:** You won't be covered if an accident happens and the driver of your vehicle is not named on the policy.
- ✗ **Drink and drugs:** You won't be covered if an accident happens and the driver of your vehicle is over the legal limit of alcohol or drugs.
- ✗ **Licence:** You won't be covered if an accident happens and the driver of your vehicle doesn't hold a valid licence or they're breaking the conditions of their licence.
- ✗ **Incorrect use:** You won't be covered if your vehicle is used for a purpose not shown on the Certificate of Motor Insurance.
- ✗ **Deliberate damage:** You won't be covered if an accident is caused by the deliberate or reckless actions of a driver insured by this policy.
- ✗ **Poor security:** You won't be covered if you leave your vehicle unlocked or unsecured.
- ✗ **Mis-fueling:** We won't pay to replace parts that are damaged as a result of using the incorrect type of fuel
- ✗ **Cyber Act/Incident:** You won't be covered if your vehicle is affected by cyber act/incident which results in any damage, loss of use or loss of, corruption or access to data.
- ✗ **Driving other vehicles:** You are not covered to drive other vehicles.



Are there any restrictions on cover?

- ! **Third party property damage:** Cover for property damage is limited to £1,200,000 where the carriage of hazardous goods causes or contributes to an accident.
- ! **Courtesy vehicle:** A courtesy vehicle will not be provided if your vehicle has been stolen, damaged beyond economical repair or you choose not to use one of our approved repairers. We cannot guarantee that the courtesy vehicle will be adapted for any disability.
- ! **Total loss:** If your vehicle can't be repaired, our settlement will not exceed the vehicle's market value.
- ! **Personal Belongings:** We don't cover money, debit/credit cards, tickets, vouchers, documents, tools or anything carried in relation to a trade or business.
- ! **Driving other vehicles:** You are not covered to drive other vehicles.
- ! **Excess:** You're responsible for paying any excess.



Where am I covered?

- ✓ You're covered when driving your vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ We will provide the minimum insurance required in any country which is a member of the European Union, Norway, Switzerland, Iceland, Serbia, Andorra and Liechtenstein. We will also provide the cover shown on your Certificate of Motor Insurance for a maximum of 60 days in a period of insurance in these countries.



What are my obligations?

- You must take reasonable care to answer our questions honestly, with accurate and complete information.
- You must inform us if any information on your Statement of Fact, Certificate or Schedule is incorrect or changes.
- You must respond to all requests for documentation or information.
- You and anyone else covered by the policy must adhere to the terms and conditions of the policy.
- You must keep your vehicle software up to date and not alter the software against the manufacturer's instructions.
- You must protect your vehicle from loss or damage and ensure it is kept in a roadworthy condition.
- If your vehicle is involved in an accident you must notify us within 24 hours.
- You must report malicious damage, theft or deliberate fire to the police and give us the crime reference number.
- You must cooperate with us during the handling of a claim.



When and how do I pay?

Your insurance advisor will arrange for collection of the premium in return for the cover provided by Admiral Business under this policy.



When does the cover start and end?

Your cover start and end date is shown on your Policy Schedule.



How do I cancel the contract?

You can cancel at any time by advising your insurance advisor. A minimum premium of £50 + IPT is payable if cancelled after your inception date.