



HAVEN
INSURANCE

TAXI

INSURANCE POLICY
Your policy explained

Version 1.6

CONTENTS

WHAT TO DO IN THE EVENT
OF AN ACCIDENT **3**

SECTIONS OF THIS CONTRACT
WHICH APPLY TO YOU **4**

DEFINITIONS **5**

LOSS OF OR DAMAGE TO YOUR TAXI **8**

WINDSCREEN AND WINDOW COVER **10**

CLAIMS BY THIRD PARTIES **13**

MEDICAL EXPENSES FOR THOSE
INJURED WHILST IN YOUR TAXI **15**

USING YOUR TAXI ABROAD **16**

GENERAL CONDITIONS **18**

GENERAL EXCLUSIONS **24**

IMPORTANT INFORMATION **26**



WHAT TO DO IN THE EVENT OF AN ACCIDENT

IF YOU ARE INVOLVED IN AN ACCIDENT YOU MUST ALWAYS:-

1. Get into a safe position before you start exchanging details, i.e. away from the risk of other traffic.
2. Never admit liability at the scene of the accident.
3. Exchange names, addresses and phone numbers with everyone involved.
4. Exchange registration numbers & make/model of vehicle.
5. Take pictures of the vehicles, the registration number of the vehicles and any passengers.
6. If safe to do so also try to take pictures of the accident scene.
7. If there are any witnesses get their names, mobile number and their address.
8. If any party is injured, notify the police at the scene of the accident

Once you have the above information you need to phone us within 24 hours on: 0845 092 0700 OR Text "CLAIM" to 83118

WE WILL DO THE REST! (Store this information on your mobile phone)

If you can provide a contact number for the other party involved or any witness we will speak with them directly on your behalf. We can even do this for you whilst you are at the scene of the accident!

Sections of this contract which apply to you

Type of cover (see Schedule)	Sections that apply
Comprehensive	<p>All sections except B3 (windows and windscreen cover*)</p> <p>*Windows and windscreen only applies if stated in the Schedule</p>
Third party fire and theft	<p>A</p> <p>B1 including Section B exclusions</p> <p>C</p> <p>D1 applies only to medical expenses of third parties, not the person driving Your Taxi.</p> <p>D2 applies but only for loss or damage caused by fire, lightning, explosion, theft or attempted theft.</p> <p>E1</p> <p>E2</p> <p>E5</p> <p>Sections 1 and 2</p>
Third party only	<p>A</p> <p>C</p> <p>D1 applies only to medical expenses of third parties</p> <p>E</p> <p>Sections 1 and 2</p>

Definitions

A1 PREAMBLE

This insurance contract is a legally binding document between You and Haven Insurance Company Limited. In return for Your premium, Haven agrees to provide the cover shown in the Schedule for the Period of Insurance stated in the Schedule on the terms set out in this contract.

You should read this policy, the Schedule, any Endorsements and the Certificate of Motor Insurance as one contract. The proposal form, together with any declaration or information provided to Us, form the basis of the contract.

A2 THE LAW APPLICABLE TO THIS POLICY

Unless We agree otherwise in writing, the law which applies to this policy is the law of England and Wales.

A3 DEFINITIONS

Whenever they appear in this policy wording the following words carry the same meaning whether or not they commence with a capital letter.

Accessories

Permanently fitted audio equipment (CD, radio or cassette playing equipment).

Beyond Economic Repair

Your Taxi will be considered to be Beyond Economic Repair if the repair cost of Your Taxi is greater than either (1) the Market Value of Your Taxi immediately before the loss or (2) its value shown in the Schedule.

Certificate of Motor Insurance

Document providing legal evidence of Your insurance.

Endorsement

An amendment to Your Insurance identified in the Schedule.

Excess

The amount or amounts shown in the Schedule which You have to pay towards any claim, which includes any young or Inexperienced Driver Excess, any Specified Driver Excess, any Late Reporting Excess and any Windscreen Excess applicable.

Inexperienced Driver

A driver up to 24 years old or who has held a licence for less than 12 months.

Inexperienced Driver Excess

The amount payable under clause B2.11.

Late Reporting Excess

The amount shown in the Schedule which You or any person insured has to pay towards a claim if loss or damage occurs or liability arises and You do not notify Us in accordance with the claims notification provisions set out in Section 1: General Conditions Sub-Section 2 but We agree to provide cover in any event.

Limit(s) of Coverage

The maximum sums shown in the Schedule in respect of applicable sections of the Policy.

Market Value

The value of Your Taxi at the date of loss according to the Glass's Guide mid-book value plus the value of Accessories up to a maximum of £350 (irrespective of any Accessories Endorsement).

Vehicle condition, mileage and use will also be taken into consideration when assessing the Market Value of Your Taxi. If no Glass's Guide value exists, We will use market research, the open market and various other available publications to assist in sourcing a Market Value. This would be done as a matter of course and prior to any need for an independent engineer or assessor valuation. You and We will be bound by that valuation.

No Claims Discount

The amount by which Your premium is reduced to reflect the lack of claims under the policy. Please see the Schedule for the amount of Your discount (if any).

Period of Insurance

The period of time covered by this insurance as shown in the Schedule.

Road Traffic Acts

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.

Schedule

The document which gives details of Your cover.

Specified Driver

A driver identified in the Schedule as a Specified Driver.

Specified Driver Excess

The amount or amounts shown in the Schedule which You or any person insured have to pay towards any claim if loss or damage occurs or liability arises when Your Taxi is in the custody or control of a Specified Driver.

Supervised Driver

A driver identified in the Schedule as a Supervised Driver.

Territorial Limits

Great Britain or Northern Ireland or the Isle of Man or the Island of Alderney or the Island of Guernsey or the Island of Jersey.

Terrorism

An activity involving a violent or life-threatening act by an individual or organisation with the intention of coercing, intimidating or influencing either an individual person, the civilian population or the Government of any country or an act deemed by any law enforcement body to be an act of Terrorism.

Trailer

A Trailer designed for the purpose of being towed by a vehicle and includes a caravan or broken-down vehicle (as permitted by law).

We or Us or Our

Haven Insurance Company Limited.

Windscreen Excess

The amount or amounts shown in the Schedule which You or any person insured has to pay towards any claim under Section B3.

You or Your

The policyholder named in the Schedule.

Your Agent

Your broker or other intermediary named in the Schedule through whom You take out this insurance named in the Schedule.

Your Taxi

The vehicle identified in Your Policy Schedule or any courtesy vehicle arranged by Us whilst Your Taxi is being repaired after You have claimed under this policy so long as that vehicle is normally based in the UK.

Loss of or damage to your taxi

B1 LOSS OF OR DAMAGE TO YOUR TAXI CAUSED BY FIRE OR THEFT

What is covered?

We will cover You in respect of loss of or damage to Your Taxi which occurs during the Period of Insurance caused by fire, lightning, explosion, theft or attempted theft up to the Limit of Coverage specified in the Schedule and subject to the applicable Excess(es).

B2 LOSS OF OR DAMAGE TO YOUR TAXI OTHER THAN BY FIRE AND THEFT (COMPREHENSIVE POLICIES ONLY)

What is covered?

We will cover You in respect of loss of or damage to Your Taxi which occurs during the Period of Insurance caused by accidental or malicious means up to the Limit of Coverage specified in the Schedule and subject to the Excess.

Provisions applicable to B1 and B2

- 1** If Your Taxi is damaged, at Our option We may:
 - 1.1 Repair the damage to Your Taxi; or
 - 1.2 Settle the claim by a monetary payment; or
 - 1.3 Replace the vehicle.

- 2** We will reduce any settlement to take into account wear, tear and loss of value when We settle claims.
- 3** We will only make a payment under sections B1 and B2 if:
 - (a) the Excess has been paid; or
 - (b) We reduce the amount of the payment by the amount of the Excess.
- 4** If Your Taxi cannot be driven as a result of damage insured by this insurance, We will pay the reasonable cost (where necessary) of moving it to the nearest competent repairer and returning it after the repair to Your address as set out in the Schedule. We will not pay any costs arising from damage caused when moving Your Taxi from or to Your address and/or to the repairer.
- 5** If We consider Your Taxi is Beyond Economical Repair as a result of an accident or incident covered by this insurance, We will pay the registered owner of Your Taxi its Market Value up to the value shown in the Schedule and subject to the Limit of Coverage shown in the Schedule after deducting the applicable Excess(es).

Please note that We are entitled to pay the value of Your Taxi shown in the Schedule in full and final settlement of Your Claim for damage to Your Taxi, even if that value is understated.

- 6 If Your Taxi is stolen and not recovered, subject to Clause 7 below We will pay the registered owner of Your Taxi its Market Value at the date it was stolen subject to the Limit of Coverage shown in the Schedule after deducting the applicable Excess(es).
- 7 If you have bought Your Taxi under a finance, hire purchase or leasing agreement and a payment is due to be made by Us under this policy, and We decide to pay cash to either repair the loss or damage; or We pay cash because Your Taxi is Beyond Economic Repair; or We pay cash because Your Vehicle is stolen and not recovered, then any payment made will be used to discharge any sums owed to the hire purchase or leasing company or bank first, less the applicable Excess(es). If the settlement amount under the agreement is less than the sum payable by Us under the Policy, We will pay the difference to the registered owner of Your Taxi.
- 8 If We pay the Market Value of Your Taxi or the Limit of Coverage in settlement of a claim under sections B1 and/ or B2:
 - (a) You must return the Certificate of Motor Insurance to Us.
 - (b) You must send Us the Vehicle Registration Document and any current test certificate.
 - (c) Your Taxi will become Our property.

(d) Unless We agree to let this insurance continue on a replacement vehicle, this insurance will end on the date You accept settlement and any outstanding or overdue premiums must be paid.

- 9 If Your Taxi is driven for reward, the insured driver must hold a valid and current driver and vehicle private hire car licence issued under the Local Government (Miscellaneous Provisions) Act 1976.

Your Excess

- 10 If Your Taxi is lost, stolen or damaged You are responsible for paying the applicable Excess(es) in the Schedule no matter how the loss or damage happened.

Inexperienced Driver Excess

- 11 Unless the loss or damage is caused by fire or theft, You will also be required to pay the additional Excess(es), as specified in the Schedule if at the time of the loss or damage Your Taxi was last in the custody or control of an insured person who is not identified as the named driver in the Schedule and who is an Inexperienced Driver.

Specified Driver Excess

- 12 If at the time of the loss or damage Your Taxi was being driven by a person named against the Specified Driver Endorsement in the Schedule, You will have to pay the amount of the Specified Driver Excess if Your Taxi is lost or damaged whilst being driven by the Specified Driver.

No Claims Bonus

13 The maximum NCB We accept is 5 years. If, during the period of one policy year, one claim having been assessed as a fault claim, two years of Your No Claims Discount will be lost. You will not earn any additional years No Claims Discounts for that same year.

If You have protected Your No Claims Bonus and during the period of one policy year, one claim having been assessed as a fault claim, Your No claims Discount will not be affected but You will not earn any additional years No Claims Discounts for that same year. In the event that any further claims arise within the same policy year, two years No Claims Discount will be lost per each subsequent fault claim:

NCD	Step Back of NCD per subsequent fault claim
0yr	0yr
1yr	0yr
2yrs	0yr
3yrs	1yr
4yrs	2yrs
5yrs	3yrs
5yrs +	3yrs

B3 WINDSCREEN AND WINDOW COVER

If the Schedule includes windscreen and window cover, We will replace or repair damage to Your Taxi's windscreen or windows (excluding sunroofs and panoramic roofs), up to the maximum amount specified in the Schedule and subject to the provisions regarding the identity of the repairer. You will be required to pay the Windscreen Excess as specified in the Schedule. The maximum amount specified in the Window and Windscreen Endorsement in the Schedule is the total amount We will pay towards repair and replacement costs in any Period of Insurance. If Your windscreen is chipped and can be repaired rather than replaced then You will not have to pay an Excess. Any claim relating to Your Taxi's windscreen or windows will not affect Your No Claims Discount. Please see the Schedule for the amount of Your Discount.

What is not covered

See also Section 2 General Exclusions

Section B does not cover:

- 1 In respect of each and every claim, the Excess(es) in the Schedule, including, or together with, any Specified Driver Excess, any Inexperienced Driver Excess, any Late Reporting Excess and any Windscreen Excess.

- 2** Loss of or damage to any Accessories or any property other than Your Taxi. For the avoidance of doubt there is no cover for communications equipment, navigation systems, taxi meters, telematics equipment, audio or audio visual equipment or radio equipment.
- 3** Damage or loss to Your Taxi or spare parts or Accessories by theft, attempted theft or unauthorised use when:
 - 3.1 Your Taxi (including its boot and bonnet) is unlocked; or
 - 3.2 Your Taxi's windows, sunroof or convertible roof are left open; or
 - 3.3 The keys (or other form of vehicle entry device) have been left in Your Taxi; or
 - 3.4 There are no signs of forced or violent entry; or
 - 3.5 You leave paying passengers alone in Your Taxi; or
 - 3.6 You have not taken other reasonable precautions to protect Your Taxi.
- 4** The costs for replacements locks, keys or electronic systems as a result of damage to or loss or theft of Your Taxi's keys.
- 5** Damage to Your Taxi's sunroof, panoramic roof panels, lights or reflectors whether glass or plastic.
- 6** Wear and tear, including rust and corrosion.
- 7** Loss or damage caused by driving Your Taxi through deep water or over rough terrain.
- 8** Repairs or replacements which improve Your Taxi beyond their condition before the loss or damage occurred. If it is necessary to make improvements to Your Taxi by repair or replacement, You will be required to make a contribution to the cost of repair or replacement (betterment).
- 9** Repair or replacement of any signage or advertisement on or in Your Taxi.
- 10** Mechanical, electrical electronic computer or software breakdowns, failures faults or breakages.
- 11** Loss of or damage to a Trailer or property inside or attached to a Trailer.
- 12** Damage to tyres unless caused by an accident which is covered by this insurance.
- 13** Damage due to liquid freezing in Your Taxi's cooling system unless You have taken reasonable precautions and followed the maintenance instructions, as provided by Your Taxi manufacturer's instructions.
- 14** Damage or loss due to the use of the wrong fuel or lubricants.
- 15** Loss of value, whether or not that results from damage covered by this policy.
- 16** The cost of alternative transport (including hire vehicle costs) or compensation for You being unable to use Your Taxi or any consequential losses (including loss of profits or hire charges), incurred by You or anyone insured under this Policy.
- 17** Loss or damage caused by bad workmanship.

- 18** The extra cost of obtaining replacement parts which are not readily available in the UK. This includes increased repair and replacement part costs due to non-availability and/or waiting time and any additional storage costs.
- 19** Any amount more than the last known list price of any part or accessory which is no longer available.
- 20** Loss or damage caused by a person who obtained Your Taxi by fraud or deception.
- 21** Loss of or damage to Your Taxi if, at the time of the incident, it was in the custody or control of a person with Your permission who is not covered by this policy.
- 22** Loss of or damage to Your Taxi as a result of it being taken or driven by a person who is not insured to drive it by this policy but is a member of Your family or household, or any other person known to You, unless You can prove they intended permanently to deprive You of Your Taxi.
- 23** Loss or damage to Your Taxi when it is being used for any criminal purpose except for minor driving offences.
- 24** Loss or damage to Your Taxi whilst the driver is under the influence of (a) alcohol, (b) illegal drugs or (c) prescription drugs (if instructed not to drive whilst taking them).
- 25** Anybody who can claim for the same loss under any other insurance policy.
- 26** Death of or injury to the driver or person in charge of Your Taxi.
- 27** Death of or injury to any passenger travelling in the course of their work (except as required by the Road Traffic Acts.)
- 28** Any claim arising as a result of an act of Terrorism or attempts to avoid Terrorism other than as required by the Road Traffic Acts.
- 29** Loss resulting from Your Taxi being repossessed and returning it to its rightful owner.
- 30** Loss or damage caused by any government, public or local authority confiscating or destroying Your Taxi.
- 31** Loss or damage to any vehicle You are driving or using which is not Your Taxi.

Claims by third parties

What is covered

- C1** We will cover persons listed in section C3 for legal liability caused by or arising out of the use of Your Taxi or any Trailer attached to, and/or being towed by Your Taxi:
- (a) Causing bodily injury or death to a third party (including a passenger); or
 - (b) Damage to a third party's property up to a maximum of £20 million for each claim or series of claims arising from one accident or occurrence which is caused during the Period of Insurance.
- C2** We will pay any emergency treatment fees as required by the Road Traffic Acts.
- C3** We will cover the following people in respect of the cover provided in C1 and C2:
- (a) You, when driving, travelling as a passenger in or getting into, or out of, Your Taxi.
 - (b) Any person driving Your Taxi for profit with Your permission who is named in the Schedule and insured by this policy and who holds the requisite driver and vehicle licences in relation to Your Taxi issued under the Local Government (Miscellaneous Provisions) Act 1976.

- (c) Any person driving Your Taxi for non-profit purposes with Your permission who is named in the Schedule and insured by this policy.
- (d) Any passenger travelling in, or getting into or out of, Your Taxi (whether for payment or otherwise).
- (e) Any person using (but not driving) Your Taxi with Your permission for social, domestic or pleasure purposes.
- (f) The legal personal representative(s) of any deceased person identified in clauses C3 (a) to (e).

Conditions Applicable to Section C

- 1** You must notify Us of any police interview, coroner's inquest, fatal accident enquiry or other court proceedings following an accident covered by Section C. We may decide to arrange or pay for legal representation. We are entitled to appoint solicitors of Our choice. Our contribution towards legal fees will usually be limited to £2,000 but We may contribute more in exceptional circumstances.
- 2** Legal fees must not be incurred without Our prior agreement. We are not obliged to pay legal costs and expenses incurred without Our prior written consent.

- 3 Where an all sections Excess or an Excess applicable to Section C is shown in the Schedule, in so far as it is permitted under the Road Traffic Acts, in respect of each and every occurrence for which a payment is made by Us under Section C, this Excess is payable to Us by You as a contribution to any payment made by Us.

What is not covered

See also Section 2 General Exclusions

Section C does not cover:

- 1 Any person insured under this policy who does not keep to the terms and conditions of this insurance.
- 2 Liability covered by another insurance policy;
- 3 Loss of or damage to Your Taxi. But see section B if You have Comprehensive or Third Party Fire and Theft Cover;
- 4 Loss of or damage to the property owned or in the custody or control of the person claiming cover under this section of the policy;
- 5 Except as strictly required by the Road Traffic Acts, loss, damage or liability to a third party which arises when any person has control or custody of Your Taxi for profit purposes and does not hold the requisite driver and vehicle licences for Your Taxi (see Section C3(b) above);
- 6 Except as required by the Road Traffic Acts, loss, damage or liability to third parties which arises as a result of a passenger opening any door or any aperture of Your Taxi;
- 7 Any person who is aware the driver of Your Taxi does not hold a valid licence to drive it for the purpose for which it is being used;
- 8 Liability for death or injury to the person driving or in charge of Your Taxi or to any person being carried in or on, getting into or off, a Trailer;
- 9 Liability in respect of any person killed or injured when travelling in Your Taxi in the course of their employment (except as required by Road Traffic Acts);
- 10 Liability for death, injury or damage resulting from Your Taxi or machinery attached to it being used as a tool of trade;
- 11 Liability in respect of Trailers:-
 - (a) Liability for loss or damage caused by a Trailer which is being towed for profit,
 - (b) Liability where more than one Trailer is being towed at any one time,
 - (c) Where the Trailer is not properly secured to Your Taxi by towing equipment manufactured for the purpose,
 - (d) Where the Trailer is towed for reward,
- 12 Damage to any public or private highway caused by weight or spillage;
- 13 Any consequence of Terrorism or steps taken to avoid Terrorism unless required by the Road Traffic Acts. Our liability under the Acts will be limited to the minimum required by the Acts;
- 14 Fines, penalties, punitive or exemplary damages.

Medical expenses

- D1** We will pay medical expenses up to £100 for each occupant of Your Taxi injured in an accident covered by this policy unless those costs are paid under any other motor insurance policy or any other section of this policy.
- D2** If You hold Comprehensive cover, We will pay the insured driver's medical expenses up to £100.
If You hold Third Party Fire and Theft or Third Party Only cover, We will not.
- D3** The maximum We will pay towards medical expenses for any one accident covered by this policy is £400.

Using your taxi abroad

E1 Provided that Your Taxi is being used for a purpose identified in the Permitted User Section of the Schedule We will provide You with the minimum level of cover for Your Taxi required by law in any country which:

- (a) Is a member of the European Union. Current members (other than the UK) are:

Austria	Italy
Belgium	Latvia
Bulgaria	Lithuania
Cyprus	Luxembourg
Czech Republic	Malta
Denmark	Netherlands
Estonia	Poland
Finland	Portugal
France	Romania
Germany	Slovakia
Greece	Slovenia
Hungary	Spain
Ireland	Sweden

Or

- (b) Has satisfied the European Commission it has made arrangements to meet Article 7(2) of the EC Directive on Insurance of Civil Liabilities arising from the use of Motor Vehicles (No 72/166/EEC). These countries are currently Norway, Switzerland, Andorra, Croatia, Iceland and Liechtenstein.

Provided that Your Taxi is being used for a purpose within the Permitted User for use abroad as stated in the Schedule. The Certificate of Motor Insurance takes the place of an International Motor Insurance Card (Green Card).

- E2** If the compulsory insurance requirements of the country in which the incident occurs (being a country identified in Section E1 (a) or (b)) require a higher minimum level of cover than is provided by Section C, We will provide the minimum level of cover required by that country.
- E3** Cover is strictly for social domestic and pleasure purposes only. You are not insured to take a customer/paying passenger to a location outside of the Territorial Limits.

- E4** We may agree to provide You with the same level of insurance cover You have in the UK on a weekly basis subject to:
- (a) Prior notice of at least 48 hours is given before using Your Taxi abroad; and
 - (b) An additional premium is paid.
- E5** If the law of a foreign country covered by this insurance requires Us to pay a claim We would not otherwise be liable to pay, We may recover the amount of the claim from You or the person the claim was made against.

Section 1: General conditions

These General Conditions apply to all sections of this insurance.

If You do not comply with the General Conditions, We may:-

1. Cancel Your policy
2. Refuse to deal with Your claim
3. Reduce the amount of any payment under the policy

1 Your duties

We will only provide insurance if:

- 1.1 Any person insured by this insurance has complied with all the Conditions in this contract and in the Schedule.
- 1.2 You and anybody left in charge of Your Taxi have taken all reasonable steps to prevent loss of or damage to it.
- 1.3 You maintain Your Taxi in an efficient and roadworthy condition and comply with all statutory regulations and vehicle licensing authority regulations regarding its use, roadworthiness and condition (e.g. You must hold a valid MOT certificate and Your Taxi must have legally correct tyres, lights, brakes etc).
- 1.4 The information given in the proposal form and declaration and at each renewal is, as far as You know, correct and complete.

- 1.5 The information provided when making any claim under the policy is true to the best of Your knowledge.
- 1.6 You notify Us as soon as possible of any material changes to the information provided in the Proposal Form and Declaration and at each Renewal. Examples of material changes include:
 - 1.6.1 A change of vehicle (including extra vehicles). Your policy will be cancelled if You change Your Taxi more than 4 times throughout the duration of the policy year.
 - 1.6.2 All changes You make to Your Taxi if they make it different from the manufacturer's standard specifications (even if the changes are purely cosmetic).
 - 1.6.3 A change of Your address or job.
 - 1.6.4 A change in the purpose for which Your Taxi is used or the person who drives it most frequently.
 - 1.6.5 Changes to circumstances relating to the Endorsements.
 - 1.6.6 Motoring convictions (other than parking).

- 1.6.7 Details of illnesses which may affect Your ability (or the ability of anybody insured to drive Your Taxi) to drive. These include diabetes, epilepsy or a heart condition.
- 1.7 You allow Us to examine Your Taxi at any reasonable time, if requested.
- 1.8 Unless You have Our written agreement, You (or any person covered by this insurance) must not admit blame, or make any offer, promise or payment to a third party or parties.

2 Claims notification and co-operation

- 2.1 You must report any claim, accident or loss to Us regardless of fault within 24 hours and assist with Our enquiries at all times.
- 2.2 You must report any theft, attempted theft or malicious damage relating to Your Taxi or other property to the police and obtain a crime reference number.
- 2.3 Following any occurrence which may give rise to a claim under this policy You must immediately notify Us by telephone using the contact details in the Schedule, to provide preliminary information about the loss or damage.
This will include:
 - 2.3.1 Your contact details and details of anybody else in Your Taxi at the time of the incident.

- 2.3.2 Details of convictions and outstanding penalty points.
- 2.3.3 Your policy number.
- 2.3.4 Information about Your Taxi and details of the incident.
- 2.3.5 Details of any witnesses.
- 2.3.6 Details of other parties involved in any accident, any injuries suffered by them and damage to their vehicle.
- 2.4 If You fail to assist with Our enquiries or report a claim within 24 hours, We may refuse to pay Your claim except as required by The Road Traffic Acts. We will also charge You a Late Reporting Excess as noted in Your policy Schedule.
- 2.5 If Exclusion 6 of Section C does not apply and a passenger causes an accident whilst travelling in, or getting into or out of, Your Taxi, You must provide Us with a letter that includes a request that We provide cover for that passenger in connection with third party claims (if required). Please be aware that if the passenger has alternative insurance cover for the accident, no cover will be provided by Us and this policy will not pay out (see General Condition 6.2).
- 2.6 We will not accept responsibility for the cost of repairs or replacements which are not authorised in advance by Us.

- 2.7 Any estimate for repairs should be copied and marked with Your policy and claim number and sent to Haven Claims, Suite 2a Second Floor, 160 London Road, Sevenoaks, Kent, TN13 1BT. Haven Claims is a claims handling company employed by Us to manage repairs to vehicles insured by Us. We will share Your personal information with Haven Claims insofar as is necessary for them to help You and Us resolve Your claim.
- 2.8 You must telephone Us immediately if:
- 2.8.1 You receive any letter or other documents about the incident.
- 2.8.2 You become aware that anyone insured under this policy may, or will be, prosecuted or if there is going to be an inquest or fatal accident inquiry as a result of an accident covered by this insurance.
- 2.8.3 You become aware that a civil claim may or will be made against anyone insured by this policy arising out of an accident covered by this insurance.
- 2.9 You must not answer any letters or proceedings without Our written permission.
- 2.10 If We have to pay an additional amount in settlement of a claim under this insurance because of Your delay in providing Us with information or otherwise co-operating with Our reasonable enquiries, We reserve

the right to recover the additional amount from You. You will be held responsible under the Policy for delays caused by any other person insured by this policy.

- 2.11 The repairer may use parts and accessories, including green recycled parts, that are not made or supplied by the vehicle manufacturer but are of similar type and quality.

3 Conduct of claims/subrogation

- 3.1 We are entitled to conduct the defence or settlement of any third party claim in Your name or the name of any person claiming under this insurance.
- 3.2 We are entitled to instruct solicitors of Our choice to act for You in any civil or criminal claim.
- 3.3 Where We consider it appropriate, We may admit liability on Your behalf or on behalf of anybody else insured by this policy. We have full control of all claims covered by this policy.
- 3.4 We may, at Our expense, bring a claim in Your name or in the name of any person claiming under this insurance to recover any amount paid by Us.
- 3.5 If We accept Your claim but cannot agree its value, We will appoint a barrister, whose identity is to be agreed between Us or failing agreement who is nominated by the Chair of the Bar Council, to value Your claim. You and We will be bound by that valuation.

- 3.6 The Market Value of Your Taxi will not be decided by a barrister but by reference to the Glass's Guide mid-book value. Vehicle condition, mileage and use will also be taken into consideration when assessing the value of Your Taxi. If no Glass's Guide value exists, We will use market research, the open market and various other available publications to assist in sourcing a Market Value. This would be done as a matter of course and prior to any need for an independent engineer or assessor valuation. You and We will be bound by that valuation.
- 3.7 You must tell Us about any claim You bring for loss or damage which is not insured by this policy within 21 days of the loss or damage. For example, We need to know if You have a "no fault" accident and intend to pursue a claim for personal injury.

4 Our Right of Recovery

- 4.1 For the avoidance of doubt, the cover provided by the Policy meets the requirements of the provisions of the Road Traffic Acts and to the extent more limited cover is provided by any provisions under this policy the minimum cover required under the Road Traffic Acts will apply, but this is subject to Our right of recovery referred to in 4.2 below.
- 4.2 If We make a payment under this policy which would not be payable otherwise than due to the provisions of

the Road Traffic Acts We are entitled to recover such payment from You.

5 Fraud

- 5.1 If You or anybody insured by this policy makes a claim knowing it to be fraudulent, false or exaggerated, this insurance will be void and all claims will be forfeited. This clause also applies to false statements made when taking out the policy or bringing a claim and if You provide false documents in support of a claim.
- 5.2 In the event of fraud, We will not refund Your Premium.

6 Other insurance

- 6.1 Where a claim under this insurance is also covered by another insurance policy, We will only pay Our share of the claim.
- 6.2 If a person other than You is driving Your Taxi and is covered by other insurance for claims by third parties, no payment for those claims will be made under this policy.
- 6.3 If You have separate insurance cover for losses which are not insured under this policy, You must tell Us about any payments You receive which are connected with any claim under this policy. You must also tell Us about any claim Your other insurers bring for recovery of sums paid by them.

7 Contracts (Rights of Third Parties) Act 1999

7.1 No person, persons, company or other party not named as insured in the Schedule has any right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent or amended legislation to enforce any terms of this Policy. This does not affect any right or remedy of a third party that exists or is available apart from that Act.

8 Cancelling Your policy

If You cancel:

8.1 You may cancel this insurance at any time by contacting Us and returning Your Certificate of Motor Insurance to Us. You will not be insured from the date We receive the Certificate. By law You must return Your Certificate of Motor Insurance to Us.

8.2 If You cancel this Insurance, We will calculate a charge for the period that this insurance has been in force on the following basis:

8.2.1 If the insurance was arranged for less than 12 months, We will keep the whole premium.

8.2.2 Otherwise, except as outlined in sections 8.2.5, 8.2.6 and 8.2.7, We will refund the premium according to the number of whole months remaining from the date We are in possession of Your Certificate of Motor Insurance for Your Taxi until the end of the Period of Insurance.

8.2.3 The refund will be calculated by reference to this table:

Length of time you had the insurance (not exceeding)	1mth	2mth	3mth	4mth	6mth	8mth	8mth +
Percentage of premium refunded (excluding admin fee)	75%	65%	50%	40%	25%	10%	Nil

So, for example, if You cancel this insurance on 21 July 2013 and the Period of Insurance ends on 31 January 2014, You will receive a refund of 25% of the premium.

- 8.2.4 We will refund any premium to Your Agent.
- 8.2.5 If at the time You cancel this insurance, You have made a claim under Section B2.5, Section B2.6 or Section B2.7 of this insurance, You will not receive any refund of Your premium. Any balance due to Us under a Direct Debit agreement will be deducted from any payment We make under those sections.
- 8.2.6 If at the time You cancel this insurance, You or a third party have made a claim except under Sections B2.5, B2.6 or B2.7, We will retain the whole Premium until the claim is settled. The claim will be settled for the purpose of this section when a final payment is made by Us or when We receive notification that a claim by You or a third party will not be pursued further.
- 8.2.7 If the claim is settled as non-fault, and subject to payment of any Excess, We will refund a percentage of the premium according to the number of whole months remaining before the end of the Period of Insurance at the date of settlement. The refund will be calculated by reference to the table at 8.2.3. If settled as a fault claim and We have incurred costs as a result then no refund of premium will be given.

- 8.2.8 If You have a short-term policy of 90 days or less and Your claim is closed as non-fault, We will not refund the additional premium charged for the period the claim was marked as pending.

If We decide to cancel

- 8.3 We or Your Agent may cancel this insurance by sending 7 days' notice to Your last known address (and in the case of Northern Ireland also to the Department of Environment, Northern Ireland). You will not be insured from the 8th day after delivery of the notice. The notice will provide an explanation as to why Your policy is being cancelled.
- 8.4 We will refund the part of Your premium which applies to the remaining Period of Insurance by reference to the table at 8.2.3.
- 8.5 Any refund will be sent to Your Agent.

9 Assignment

- 9.1 This policy is a contract personal to You and may not be assigned or transferred in any circumstances and no person apart from You (or in the case of Your death Your legal representative) shall have any right against Us in respect of the subject matter of this insurance or any right to receive moneys payable either before or after loss and whether admitted or not unless this right has been endorsed on the policy and signed by Us.

Section 2: General exclusions

These exclusions apply to the whole of Your policy:

- 1** Your insurance does not cover any loss, damage or liability arising when Your Taxi is being:
 - 1.1 Driven by or in charge of anybody who is not named in the Certificate of Motor Insurance as a person entitled to drive unless:
 - (a) That person is a member of the motor trade who is servicing or repairing Your Taxi.
 - (b) Your Taxi was stolen or taken without Your permission.
 - 1.2 Driven by anyone (including You) who You know is disqualified from driving, or has never held a licence to drive Your Taxi, or is prevented by law from holding a licence.
 - 1.3 Used for a purpose that involves criminal activity (other than minor motoring offences).
 - 1.4 Driven for reward where the driver does not hold the requisite licences (see Section C3 (b)).
 - 1.5 Used in or on restricted areas of airports or airfields. We will not pay for any claim concerning an aircraft within the boundary of the airport or airfield.
 - 1.6 Used for purposes other than those included as the Permitted User in the Schedule.
 - 1.7 Used to carry a load which is more than it was constructed to carry and more than the maximum capacity.
 - 1.8 Used to carry dangerous substances or goods.
- 2** We will not pay any costs You have accepted under an agreement or contract unless You would have had to pay those costs even if the agreement did not exist
- 3** We will not pay for deliberate loss or damage caused by anybody insured by this policy.
- 4** We will not pay for loss or damage to the contents of Your Taxi.
- 5** We will not pay any liability, loss, damage, cost or expense insured by another policy.
- 6** We will not pay any claim for loss or damage or any claim by a third party if:-
 - 6.1 You use Your Taxi at a motor racing track or at an off-road 4x4 event.
 - 6.2 You use Your Taxi for racing, rallies, speed trial or endurance tests.
 - 6.3 You exceed the seating capacity of Your Taxi.
 - 6.4 Your Taxi is used for trade delivery.
- 7** Where a person is identified in the Endorsements Section of the Schedule as a Supervised Driver, We will not insure that driver or Your Taxi whilst being driven by that driver unless

they are accompanied at all times by at least one of the following:-

- 7.1 You; or
- 7.2 A parent of the driver who is also a qualified driver; or
- 7.3 A qualified driving instructor or examiner.

In no circumstances must a Supervised Driver drive Your Taxi for profit.

This Section applies unless and until You receive an amended Schedule. So, for example, where a learner driver passes his or her driving test, they will not be entitled to drive unsupervised until You have an amended Schedule issued by Us.

Please note there may be an additional premium to pay if We agree to remove a Supervised Driver Endorsement and allow a previously Supervised Driver to drive Your Taxi unsupervised.

Please also note We may charge You an administration fee for making any changes to Your policy.

8 We will not pay for loss, damage or injury caused (directly or indirectly) by war, invasion, act of foreign enemy, hostilities (regardless of whether war has been declared or not), civil war, rebellion, revolution, or military or usurped power. Nor will We pay for loss, damage or injury arising from attempts to control or prevent these causes. But We will provide cover required by the Road Traffic Acts and by the minimum insurance requirements of any foreign country which We have agreed to extend this insurance to cover. (Please see Section E).

- 9** We will not pay for any loss or damage (whether direct or indirect) or liability caused by, contributed to or arising from earthquake, riot or civil commotion (except where We need to provide cover to meet the minimum insurance required by the relevant law), ionising radiation or contamination from any radioactive nuclear fuel or from any nuclear waste from burning nuclear fuel, the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly, pressure waves caused by aircraft and other flying objects.
- 10** There is no cover under this policy for any proceedings or judgment against You in any court outside the United Kingdom, unless they arise out of Your Taxi being used in a foreign country which We have agreed to extend this insurance to cover.
- 11** Except as strictly required by the Road Traffic Acts, We will not pay for any liability, loss, damage, cost or expense:-
- 11.1 If We consider that the driver of Your Taxi was under the influence of drink or drugs or any substance which would be considered an offence under the relevant law applicable to the driving of vehicles at the time of the accident.
 - 11.2 Which relates to Terrorism or efforts to prevent Terrorism.
- 12** This policy does not cover any loss, damage or liability arising directly or indirectly from pollution or contamination unless the pollution or contamination arises directly from an incident which is covered under the terms of the policy.

Important information

WHO ARE WE?

Haven Insurance Company Limited is registered in Gibraltar number 85914. Our registered office is located at Level 3, Ocean Village Business Centre, 23, Ocean Village Promenade, Gibraltar. We are authorised and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987. In addition to this, We are also regulated by the Financial Conduct Authority (FCA) by means of cross border services.

Haven is a member of the UK's Motor Insurance Bureau (MIB) and Association of British Insurers (ABI).

FINANCIAL SERVICES COMPENSATION SCHEME

If We are unable to meet Our liabilities You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 741 4100.

SHARING YOUR PERSONAL INFORMATION – DATA PROTECTION

Your privacy is important to Us. Except as outlined below, We promise to keep Your personal information private. How We may use Your personal data is controlled by the requirements of the Data Protection Act 1998. Haven Insurance Company Limited is registered for the purpose of processing personal data.

Information provided to Us may be held on computer, paper file or other format, whether or not You purchase a policy. We will hold this information for a reasonable time to ensure We have a clear and complete history of insurance enquiries, applications, policy records and transactions. By purchasing this policy You are giving Your consent to such information being processed by Us and Our agents.

We will use Your personal information:

1 To manage Your insurance with Us

This may include sharing Your information with the insurers We place cover with and with Our agents to process and administer Your insurance (e.g. service providers that We have agreements with both within and outside the European Economic Area). It may also be used or disclosed to regulators to monitor and enforce Our compliance with any regulation.

If You move to a new insurer We may confirm certain details about Your insurance to them. We will only confirm details to genuine organisations. Any requests for policy information by an individual other than the policyholder will require permission from the policyholder to do this. We will not use sensitive personal data for marketing purposes.

2 To prevent and detect fraud

We are involved in a number of industry initiatives as fraudulent claims are a serious problem for insurers and honest policyholders. When You apply for insurance and when You

make a claim, We will perform the following checks to detect fraud and money laundering and if found We will report this to the authorities under the Proceeds of Crime Act (POCA). We may:

- 2.1 Pass information to the Motor Insurance Anti-Fraud and Theft Register and to the Claims and Underwriting Exchange Register, which are both administered by Insurance Database Services Limited (IDS Ltd);
- 2.2 Check Your details with credit reference and fraud prevention agencies and databases. We may provide Your information to those agencies for their records. 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. We and other organisations may access and use this information to prevent fraud and money laundering, for example, when:
 - 2.2.1 Checking details on applications for credit and credit related accounts or facilities
 - 2.2.2 Managing credit and credit related accounts or facilities
 - 2.2.3 Recovering debt
 - 2.2.4 Checking details on proposals and for all types of insurance
 - 2.2.5 Checking details of job applications and employees
- 2.3 Share information about You with other insurers, organisations, public bodies and law enforcement

agencies to prevent fraudulent claims. Insurers keep a register of claims. Please contact Us on **0845 0920704** if You want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

You may report information confidentially in respect of bogus/fraudulent claims to the Cheatline on **0800 422 0421**. The Cheatline is manned 24 hours a day. Alternatively, fraud can be reported online to the Insurance Fraud Bureau (IFB) at www.insurancefraudbureau.org. All information can be reported anonymously and will be treated in the strictest confidence. The Cheatline is manned by experienced fraud investigators who may share the information with other interested parties such as the insurer concerned (if known). Savings obtained from information provided to the Cheatline will help to reduce insurance premiums. More information can be provided if requested.

3 To update the Motor Insurance Database (MID)

Information relating to Your insurance policy will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited but including:

- I Electronic Licensing;
- II Continuous Insurance Enforcement;

- III Law enforcement (prevention, detection, apprehension and or prosecution of offenders);
- IV 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 UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her 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. It is vital that the MID holds Your correct registration number. If it is incorrectly shown on the MID You are at risk of having Your vehicle seized by the Police. You can check that Your correct registration number details are shown on the MID at www.askmid.com.

COMPLAINTS

We're committed to providing You with a first class service but We recognise that there may be an occasion when You feel We may not have done this and You wish to make a complaint. We will always try to resolve any complaint speedily and at the earliest possible stage.

If You are not satisfied with the service provided by Your Agent, please contact them. If You are not satisfied with Our service please contact Us straight away by calling Us on 0845 0920704 or by emailing complaints@haven.gi

If You want to make a complaint in writing please contact our Customer Relations Team at:

Customer Relations Haven Insurance Company Limited Level 3 Ocean Village Business Centre 23 Ocean Village Promenade Gibraltar

We will try to resolve Your complaint on receipt but if this is not possible then We will send You a written acknowledgement after We receive Your complaint. This will tell You the name of the person handling Your complaint and enclose Our complaints procedure leaflet.

We will write to You to confirm Our resolution of Your complaint. If We have not resolved Your complaint within eight weeks, or if Your complaint is still not resolved to Your satisfaction, You have the right to refer Your complaint to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service South Quay Plaza 2 183 Marsh Wall London E14 9SR

Telephone: 0800 0234567

www.financial-ombudsman.org.uk

The Financial Ombudsman Service will handle most complaints You might have, but there are some instances that fall outside its authority. The Ombudsman's decision is binding upon Us, but You are free to reject it without affecting Your legal rights.

PREMIUM PAYMENTS

You may pay for Your Policy either annually or by monthly instalments.

If You choose to pay by monthly instalments, You must pay by Direct Debit.

If You do not pay an instalment by its due date, Your insurance will immediately be reduced to the minimum required by The Road Traffic Act. We may at Our option deduct any outstanding premiums due from any claims entitlement due in respect of a loss under this policy.

Chasing letter

We or Your Agent will write a chasing letter requiring payment of the outstanding instalment within 7 days of the due date of the instalment.

If the late instalment is paid within 7 days of the date of the first chasing letter, We or Your Agent will reinstate Your insurance to its original cover.

If the instalment remains unpaid after 7 days of the chasing letter, We or Your Agent will write a cancellation letter to Your last known address.

The cancellation letter will be sent and will notify You that We will not insure Your Taxi or anybody using Your Taxi after 7 clear days following delivery of the cancellation letter. The cancellation letter will provide a clear explanation why Your policy is being cancelled. On receipt of the cancellation letter, You must immediately return Your Certificate of Motor Insurance to Us or Your Agent.

Unusual circumstances

4. If Your Taxi is deemed by Us to be Beyond Economic Repair before You have paid all monthly instalments, the outstanding premium will be deducted from any payment to Your Taxi's owner under this insurance.

5. With Our agreement, any extra premium arising from changes to this insurance may be spread out over existing monthly instalments. If You pay annually, You must pay the extra premium in full within 28 days of the request to make changes.

CHANGES TO YOUR POLICY

If You change Your policy or ask Us or Your Agent to re-issue documentation:

1. Your Agent will advise You about any change in premium.
2. We or Your Agent may charge You an administration fee for making changes to Your policy.

AGENT STAMP:

CLAIMS PROCESS REMINDER

IF YOU ARE INVOLVED IN AN ACCIDENT YOU MUST:-

1. EXCHANGE DETAILS

Names, addresses, phone numbers with everyone involved including witnesses. (Get into a safe position before you start, i.e. away from the risk of other traffic.)

2. NEVER ADMIT LIABILITY at the scene.

3. EXCHANGE REGISTRATION NUMBERS

& make/model of vehicle.

4. TAKE PICTURES (use your phone)

Photograph the vehicles, registration numbers and any passengers. (If safe to do so also try to take pictures of the accident scene.)

5. IF ANY PARTY IS INJURED, CALL 999

(Police & Ambulance).

Once you have the above information, call us on:

0845 092 0700 OR Text **"CLAIM" to 83118**

WE WILL DO THE REST!





August 2014 Version 1.6



HAVEN INSURANCE COMPANY LTD.

Registered office:

Level 3, Ocean Village Business Centre,
23, Ocean Village Promenade, Gibraltar

Registered number: 85914