

Eridge Private Car and Taxi Motor Insurance

Policy Summary

This is a summary of the Policy Wording for the Private Car and Taxi Motor Insurance Policy. It does not include all the benefits, limitations and exceptions. The full terms, conditions and exceptions are contained in the Motor Insurance Policy and the accompanying Certificate of Motor Insurance, Schedule and Endorsements.

To make a claim, call 0333 241 9200



ERIDGE
UNDERWRITING

Significant Features and Benefits

Cover	Significant Limitations	Policy Section
Accidental or malicious damage to your own car	Market value. Subject to excesses per your schedule. Additional excesses for young and inexperienced drivers. New car replacement only available for cars up to 1-year-old and you or your spouse/civil partner are the first registered owner.	1
Damage to own car by fire or theft	Market value. Subject to excesses per your schedule. Additional excess for young and inexperienced drivers. New car replacement only available for cars up to 1-year-old and you or your spouse/civil partner are the first registered owner.	2
Personal belongings	Up to £100.	1 & 2
Replacement locks	Up to £200. Subject to excesses per your schedule.	2
Liabilities to third parties	£20 million limit for third party property damage and £5 million for legal fees and expenses.	3
Driving a car which does not belong to you – EXCLUDING Taxi Policies	Allows the Policyholder only to drive a car they do not own and have permission to drive, if shown on the Certificate of Motor Insurance. Cover is Third Party Only.	3
Damaged windscreen and window glass	£15 excess if glass is repaired. £75 excess if glass is replaced. Maximum 3 claims per policy period and limited to £400 per claim after deduction of the excess.	4
Audio and communication equipment	£500 limit for non-standard permanently fitted audio equipment. £200 limit for non-standard navigation equipment.	5
Taxi audio and communication equipment – Taxi policies ONLY	£100 limit for Data Head Equipment. £300 limit for a permanently fitted Taxi Meter.	5
Personal accident	Policyholder, spouse and civil partner. Death £2500. Loss of sight or limb £2500. Limit to £2500 per policy period.	6
Medical expenses	Up to £150 per person.	7
Use of your car in the EU	Full policy cover for up to 60 days.	9
Protected No Claims Bonus	Only applicable if relevant endorsement displayed on the schedule. Minimum of 4 years No Claims Bonus. Protection lost after two claims in three-year period.	10
Public Liability – Taxi ONLY	£5 million limit for injury to any person not employed by you and third party property damage, unless stated otherwise in the schedule endorsements.	11

Significant Exclusions and Limitations

Exclusion	Significant Exclusions and Limitations	Policy Section
Loss of or damage to the car	All loss or damage to the car arising from accidental damage, malicious damage, fire or theft when the car is left unattended and all doors, windows and other openings have not been closed and locked and the car's electronic or mechanical devices are set.	1&2
Personal belongings	Telephones, radio transmitters or receivers, removable satellite navigation equipment and money.	1&2
Driving a car which does not belong to you – EXCLUDING Taxi Policies	No cover for damage to the car you are driving. Loss or damage whilst driving outside of territorial limits. A vehicle in an un-roadworthy condition. If you are no longer in possession of the insured car or it has been damaged beyond cost-effective repair. "Driving Other Cars" does not allow you to release a vehicle that has been seized by or on behalf of any government or public authority.	3
Damaged windscreen and glass	Sunroofs, roof panels, lights or reflectors made of glass.	4
Audio and communication equipment	Removable audio, electrical or communication equipment.	5
Personal Accident	Suicide or attempted suicide.	6
Public liability – Public Hire and Private Hire ONLY	Loss or damage occurring outside the UK or outside the licensed operating area.	11
Drink and Drugs Clause	No policy cover will be provided for an accident where you or any named driver are found to be over the prescribed alcohol limit, driving unfit through drink or drugs and/or fails to provide a sample of breath, blood or urine where required.	General Conditions
Excesses	You will have to pay the amount of excess shown in your schedule. The amount will vary depending on the type of damage and under sections 1 & 2 may be increased if your car is being driven by a young or inexperienced driver. The amount of young or inexperienced driver excess is determined by the status of the driver at the inception/last renewal date of the insurance.	1, 2, 4 & 5

Policy Information

This is a private car or taxi (where you have specifically selected and been granted public or private hire use) insurance policy, with comprehensive cover. Your insurer is R&Q Insurance (Malta) Ltd, and your policy is administered by Eridge Underwriting Agency Ltd.

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your schedule) and for any period for which you renew the policy, as long as you continue to pay your premium. The inception and renewal date of your policy are shown on both your Schedule and Certificate of Insurance.

You should review your cover periodically and update where necessary to ensure that your policy cover remains adequate.

Cancellation Procedure

Cancelling your policy within first 14 days

You have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever is the later). We will charge a premium for the period we have been insuring you plus an administration charge of £10.00 plus insurance premium tax. There is no refund of premium in the event of a total loss claim

Cancelling your policy after 14 days

If no claims have been made in the current **period of insurance**, we will refund any premium paid less a charge for the number of days for which cover has been given and an administration fee. We will not refund any premium paid if you have made a claim or if one has been made against you.

Please refer to the General Conditions in the Policy for full details.

How to Make a Claim

Report the accident immediately to our **claims helpline on 0333 241 9200** and provide us with all the information you obtained at the scene. This allows us to deal with your claim effectively.

Complaints Procedure

We aim to provide a high standard of service but in the event you are dissatisfied with the service you receive, you should in the first instance contact your Insurance Intermediary who sold you this policy.

If you remain dissatisfied, you should contact:

The Complaints Department
Eridge Underwriting Agency Ltd
22-23 London Road
Tunbridge Wells
Kent
TN1 1DA

Eridge Underwriting Agency Ltd is authorised to issue a final response to your complaint but where appropriate the final response may be issued by R&Q Insurance (Malta) Ltd.

Should you remain dissatisfied having received a final response you may refer your complaint to The Financial Ombudsman Service (FOS) within 6 months of receiving our final response letter. Their address is:

Financial Ombudsman,
Exchange Tower,
London,
E14 9SR

Email: Complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation if your insurer cannot meet their liabilities under this policy depending on the type of insurance and the circumstances of your claim.

www.fscs.org.uk

R&Q Insurance (Malta) Limited

3rd Floor, Development House
St. Anne Street
Floriana
FRN 9010
MALTA
Registered Number: C 59505

R&Q Insurance (Malta) Limited is authorised and regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 608422.

Eridge Underwriting Agency Limited

22-23 London Road,
Tunbridge Wells
Kent
TN1 1DA
Registered in England and Wales
Company No 09574780