

# Motor Legal Expenses, Hire Vehicle, Vehicle Excess Protection & Vehicle Breakdown Insurance

## Insurance Product Information Document

**Company:** UK General Insurance Ltd on behalf of Great Lakes Insurance SE & Strategic Insurance Services Limited

**Product:** Taxi Club Plus

UK General Insurance Limited is registered in the UK, regulated and authorised by the Financial Conduct Authority. Registration Number: 310101

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### What is this type of Insurance?

This policy is designed to cover the cost of professional fees charged by a solicitor following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and not specifically excluded, to arrange for a hire vehicle to be provided whilst yours is rendered undriveable, cover the cost of the excess you are responsible for following the successful settlement of any loss, destruction or damage claim under the insured's commercial vehicle(s) insurance policy and to provide roadside assistance in the event of a vehicle breakdown.



### What is Insured?

Please note that Sections 1, 2 and 4 are insured through Great Lakes Insurance SE, and Section 3 is insured through AmTrust Europe Limited.

#### Section 1 – Motor Uninsured Loss Recovery

- ✓ Professional fees resulting from the death of or personal injury to an insured person.
- ✓ The recovery of uninsured losses resulting from a road accident in your insured vehicle.
- ✓ Defending a criminal prosecution brought against you as a result of a driving offence where your driving licence is at risk of being revoked or suspended.

#### Section 2 – Guaranteed Hire Vehicle

- ✓ If the insured vehicle is damaged and rendered undriveable following a road traffic collision, fire, attempted theft, theft of parts, malicious damage or un-recovered theft, we will arrange for a hire vehicle until the insured vehicle is repaired or declared a total loss by your motor insurer.
- ✓ If we're not able to provide a hire vehicle, we will provide reimbursement of transportation costs.
- ✓ We will indemnify you for costs towards the transfer of radio or metering equipment.

#### Section 3 – Vehicle Excess Protection

- ✓ Cover for the excess that the insured is responsible for following the successful settlement of any loss, destruction or damage claim for the insured's motor vehicle(s) under the insured's commercial vehicle(s) insurance policy.

#### Section 4 – Vehicle Breakdown

- ✓ Roadside or home assistance in the event a breakdown.
- ✓ Local recovery if the recovery operator is unable to repair the vehicle.
- ✓ Alternative travel to allow you to complete your original journey.
- ✓ Emergency overnight accommodation whilst the vehicle is being repaired.
- ✓ Recovery of caravans and trailers if attached to the vehicle.
- ✓ Assistance if you lose, break or lock your vehicle keys within your vehicle.
- ✓ Assistance if your vehicles fuel tank is filled with the incorrect type of fuel.
- ✓ Redelivery if we're unable to repair the vehicle.
- ✓ An alternative driver if your unable to complete your journey due to illness or injury.
- ✓ Passing on two messages to your home or place of work to advise them of your predicament.
- ✓ Nationwide recovery if the vehicle cannot be repaired by a suitable garage the same working day.



### What is not Insured?

#### Section 1 – Motor Uninsured Loss Recovery

- ✗ Any Personal Injury claims arising from a stress or psychological related condition.
- ✗ Any professional fees relating to an allegation that the insured person was driving under the influence of alcohol or drugs.
- ✗ Claims where there are no prospects of success.
- ✗ Claims where we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
- ✗ Claims that arose before the commencement of this insurance.

#### Section 2 – Guaranteed Hire Vehicle

- ✗ Any charges imposed by the hire vehicle company for additional drivers to be included.
- ✗ Any claim which has not been reported to us within 14 days of the event giving rise to the claim occurring.
- ✗ Any provision of a hire vehicle where a hire vehicle is already available under any other insurance or other means.
- ✗ Any further hire vehicle charges incurred after the hire period has expired or the Insured Vehicle has been repaired.
- ✗ Any claims arising from a road traffic collision if due to glass damage only.

#### Section 3 – Vehicle Excess Protection

- ✗ Any claim that the commercial vehicle(s) insurance policy does not respond to or the excess there under is not exceeded.
- ✗ Any claim that is refused under the commercial vehicle(s) insurance policy.
- ✗ Any claim notified to us more than 31 days following the successful settlement of the insured's claim under the commercial vehicle(s) insurance policy.
- ✗ Any claim that has been waived or reimbursed.

#### Section 4 – Vehicle Breakdown

- ✗ Assistance following: theft, fire, or vandalism.
- ✗ Breakdowns caused by a failure to maintain the vehicle in a roadworthy condition including the routine servicing of the vehicle in accordance with the manufacturers recommendations or maintaining proper levels of oil and water.
- ✗ Breakdowns caused by overloading of the vehicle or carrying more passengers than it is designed to carry.
- ✗ Assistance if the vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.



## Are there any restrictions on cover?

### Section 1 – Motor Uninsured Loss Recovery

- ! The maximum amount payable per claim is £100,000.
- ! The maximum amount payable per period of insurance is £100,000.
- ! Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to you the amount in dispute which will then constitute the end of the claim under the policy.

### Section 2 – Guaranteed Hire Vehicle

- ! A maximum of 2 claims per period of insurance.
- ! A maximum hire period of 28 days per policy period.
- ! A maximum of £50.00 including VAT towards the cost of the transfer of radio or metering equipment.
- ! If we're unable to provide a hire vehicle, transportation costs will be limited to £35.00 including VAT per day and up to a maximum of £350.00 for standard vehicles, or £50.00 including VAT per day and up to a maximum of £500.00 for prestige vehicles. Please refer to the schedule to determine whether you're covered for a standard or prestige vehicle.
- ! If the insured vehicle is a Hackney Cab, the hire vehicle will be restricted to City of London Public Hire Only.

### Section 3 – Vehicle Excess Protection

- ! Cover will only operate when the excess of the commercial vehicle(s) insurance policy is exceeded and following the successful claim payment.
- ! The maximum amount payable under this policy is the annual aggregate limit shown in the insured's certificate of insurance or confirmation of coverage.

### Section 4 – Vehicle Breakdown

- ! The maximum amount payable per period of insurance is £15,000.
- ! The maximum number of call-outs per period of insurance is six.
- ! The maximum amount payable under Alternative Travel UK is £250 per claim.
- ! The maximum amount payable under Emergency Overnight Accommodation UK is £150 for a lone traveller or £75 per person, up to £500 per claim.
- ! The maximum amount payable under Misfuel Assist is £250 per claim.
- ! Caravans/trailers attached to the vehicle must not exceed 7 metre/23 feet in length.



## Where am I Covered?

### Sections 1 and 2

- ✓ England, Wales, Scotland, Northern Ireland, Isle of Man, Channel Islands (residents only).

### Section 4

- ✓ Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



## When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



## When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



## How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.