Private Car & Taxi Insurance

Insurance Product Information Document

ERIDGE UNDERWRITING

Company: Eridge Underwriting Agency Ltd **Product: Eridge Car & Taxi Policy**

Your policy is administered by Eridge Underwriting Agency Ltd | Registered in England and Wales | Authorised and Regulated by the Financial Conduct Authority | No 09574780

R&Q Insurance (Malta) Ltd is your insurer and 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.

This Insurance Product Information Document is a summary of the main coverage and exclusions of your policy, and is not personalised to your specific needs. Complete pre-contractual and contractual information on the product is provided in your policy documents.

What is this type of insurance?

This is a Private Car or Taxi (if specifically requested) insurance policy, with comprehensive cover and provides cover against damage to your car or damage caused by your car.

What is insured?

- ✓ Accidental and malicious damage to your car for the market value.
- ✓ Loss or damage to your car caused by fire, theft or attempted theft.
- ✓ Free courtesy car whilst your car is being repaired following an accident.
- ✓ We will replace your car with a new car of the same make, model and specification where the car is a total loss or stolen and not recovered, where the car is less than 12 months old.
- ✓ Replacement locks and keys to your car as a result of loss or theft, up to the value of £200.
- ✓ We will cover you for legal liabilities for the death of or injury to any person or damage to their property as a result of you driving your car.
- ✓ We may insure you, the Policyholder, to drive a car you do not own and have permission to drive. This will be clear on your Certificate of Motor Insurance.
- ✓ Repair and replacement of damaged windscreen and window glass.
- ✓ Personal accident cover of £2500 for the death and/or loss of sight or limb if you have an accident involving your car.
- ✓ Taxi audio and communication equipment is covered up to £100 for data Head Equipment and £300 for a permanently fitted Taxi Meter.
- ✓ Taxi Public liability up to £5 million for injury to any passengers and property damage, unless otherwise states on the Schedule.

What is not insured?

- ✗ Your policy excesses. You must pay the appropriate excess for each claim you make.
- ✗ Loss or damage to your car if it is left unattended and all doors, windows and other openings have not been closed and locked.
- ✗ Loss or damage to telephones, radio transmitters or receivers, removable satellite navigation equipment and money.
- ✗ Driving a vehicle that is not added to your policy, unless otherwise stated clearly on you Certificate of Insurance.
- ✗ An accident where you or the named driver are found to be under the influence of alcohol or drugs.
- ✗ Sunroofs, roof panels, lights or reflectors made of glass are not covered by this policy.
- ✗ Death or injury caused by suicide, self-injury or while under influence of drugs or alcohol.

Are there any restrictions on cover?

- ! Courtesy cars are only provided from our approved repairers, and are subject to availability.
- ! Taxi Public liability does not cover you for loss or damage outside of the United Kingdom o outside your licensed area.
- ! Replacement car will only be provided where you or your spouse/civil partner are the first registered keeper.
- ! Liabilities to third parties are limited to £20 million for property damage and £5 million for legal fees and expenses.
- ! Policyholder is only insured for third party property and injury, if driving another car.
- ! There is a maximum of 3 windscreen claims per policy period and this is limited to £400 per claim after the deduction of excess.
- ! Personal accident cover is limited to £2500 per policy period.

Where am I covered?

- ✓ You are covered for use of your car within the United Kingdom (Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and transit between any of these countries) for the length of your policy.
- ✓ You are also covered for up to 60 days in any one policy period to any country of the EU and Croatia, Iceland, Liechtenstein, Norway and Switzerland. We will also cover your car while it is being transported by rail or sea between any of the countries shown above provided it is no more than 65 hours in duration.
- ✓ You may wish to extend your policy to give Comprehensive cover to a country outside of those shown above. To do this you must:
  - Inform your broker before you travel abroad.
  - Obtain our agreement to cover you in that country.
  - Pay any premium as required or agree to any terms we may apply.

What are my obligations?

- You must check that the policy you have applied for provides adequate cover for your needs.
- You must provide us with honest, accurate and complete information and inform us without delay of any changes in your situation.
- In the event of an accident you must inform us immediately, even if you are not to blame.

When and how do I pay?

Payment for your motor insurance is arranged between yourself and your insurance broker. They will be able to advise you on the acceptable payment methods.

When does the cover start and end?

Your policy starts on	04/12/2018
Your policy expires	03/12/2019

How do I cancel the contract?

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 of £55.00 plus insurance premium tax. We will not refund any premium paid if you have made a claim or if one has been made against you.

To make a claim, call 0333 241 9200

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Additional Information

Policy Information

This is additional information regarding your insurance policy with Eridge Underwriting Agency Limited, with comprehensive cover. Your insurer is R&Q Insurance (Malta) Ltd, and your policy is administered by Eridge Underwriting Agency Ltd.

Policy Administration Fees

The following fees are applicable to all Eridge policies and are separate from any that be charged by your insurance intermediary. Please approach your insurance intermediary for details of any fees that they may charge. All fees are subject to insurance premium tax.

New Business	Renewal	Temporary Changes	Permanent Changes
£10.00	£10.00	£10.00	£30.00

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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.

Eridge Underwriting Insurance Product

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

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Kent
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