

Motor Private Hire Insurance

Insurance Product Information Document







INSHUR

Company: Inshur UK Limited

Product: Third Party Only Private Hire Motor Policy

This policy is sold and administered by Inshur UK Limited. Inshur UK Limited is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number 916800 to carry on insurance distribution activities. Inshur UK Ltd is registered in England and Wales company number 10830222. Registered office at 7th Floor, 1 Minster Court, Mincing Lane, London, EC3R 7AA. This policy is underwritten by Wakam which is a French insurance company with its headquarters at 120-122 rue de Réaumur 75002. Wakam is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). Wakam is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website. More details on Wakam can be found on the Financial Services Register (register.fca.org.uk) under FCA registration number 517214.

This document provides a summary of the key information relating to this motor insurance policy only, intended to quickly give You an understanding of the product. It does not contain all of the details of the cover. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Capitalised terms in bold below are defined in the policy.

What is this type of insurance? Third Party Only motor car policy for private hire use including the carriage of passengers and goods for hire and reward.	
 What is insured? Your liability to others, arising out of an accident involving the Insured Vehicle while being used for permitted purposes, for <ul style="list-style-type: none">✓ Death of or bodily injury to a third party (unlimited).✓ Damage to other people's property up to £20,000,000✓ Costs and expenses (including legal) up to £5,000,000 in connection with a claim or claims arising from one incident made against You, if incurred with Our prior consent.	 What is not insured? <ul style="list-style-type: none">✗ Death or bodily injury to any insured person driving or with custody or control of the Insured Vehicle.✗ Damage to Your Vehicle.✗ Damage to goods carried and personal belongings.✗ Repair or replacement of windscreen.✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your Certificate of Motor Insurance, or while being driven by somebody not permitted to drive (or not having a correct and valid driving licence and/or private hire licence).✗ Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.✗ Any legal liability, loss or damage covered by another insurance policy.
 Are there any restrictions on cover? <ul style="list-style-type: none">! Your Vehicle can only be used for the purposes shown on your Certificate of Motor Insurance.! Special terms may apply to your policy, these will be shown in your policy documents.! If a claim is made which You or anyone acting on your behalf knows is false, fraudulent, exaggerated or provides false or stolen documents to support a claim We will not pay the claim and cover under this insurance will end.	
 Where am I covered? <ul style="list-style-type: none">✓ The United Kingdom, the Channel Islands and the Isle of Man.✓ When driving in Andorra, Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, (Republic of) Ireland, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Spain, Sweden and Switzerland (including Liechtenstein), for up to 30 days per trip and subject to having a Green Card.✓ Your policy provides the minimum cover necessary to comply with laws of compulsory insurance required in the countries stated above except the United Kingdom, Channel Islands and Isle of Man (where the full policy cover is provided).	



What are my obligations?

- Your premium is based on the information in the **Statement of Fact** which **You** gave at the start of the insurance and when it is renewed. If **You** have failed to give **Us** complete and accurate information, this could lead to **Us** changing the terms of your policy, refusing your claim or the insurance not being valid.
- **You** must tell **Us** immediately about any changes to the information **You** have already provided. Please contact **Us** if **You** are not sure if information is relevant. If **You** don't tell **Us** about relevant changes, your insurance may not cover **You** fully, or at all.

In the event of a claim or possible claim:

- **You** will need to pay the agreed **Excess(es)** as shown in your **Schedule**.
- If **You** report an incident to **Us** after 24 hours of it occurring an additional £500 **Excess** will be applicable.
- If **You** decide to use a non-approved repairer an additional £500 **Excess** will be applicable.
- **You** must not admit to, negotiate on or refuse any claim unless **You** have **Our** permission.



When and how do I pay?

- **You** must pay for your policy in full prior to the cover start date or have approved finance arrangements in place.



When does the cover start and end?

- The cover starts on the date that **We** have agreed with **You** and lasts until the date as agreed by **You** and noted in your policy **Schedule**. **We** will send **You** notice when your policy is approaching renewal.



How do I cancel the contract?

If you have a 30 day policy the following terms apply:

- **You** may cancel the insurance at any time by contacting **Us**, however, given the short-term nature of this policy no premium refund will be provided.

If you have an annual policy, the following terms apply:

- If **You** cancel this policy within first 14 days of cover or receiving the policy documents **We** will refund your policy premium less a proportionate deduction for the time **You** have had cover, subject to a minimum amount of £25 (plus insurance premium tax where applicable), except where a claim has been made during the **Policy Period** in which case the full policy premium will be payable and no refund will be paid.
- If **You** want to cancel your policy after the 14 day period above **We** will refund your policy premium less a proportionate deduction for the time **You** have had cover, subject to a minimum amount of £25 (plus insurance premium tax where applicable), except where a claim has been made during the **Policy Period** in which case the full policy premium will be payable and no refund will be paid.
- To cancel your policy please call **INSHUR** on 0808 169 9165.