



THE WESTMINSTER POLICY

POLICY SUMMARY - THE WESTMINSTER POLICY

The following is a summary only. For full details please refer to the policy wordings which are legal documents, copies of which are available on request.

This policy is suitable for either vehicles or fleets. Purpose built taxis, saloons, MPVs or minibuses with up to 17 seats may be insured. The vehicles will be used for the carriage of passengers for hire and reward, including public or private hire and local authority contracts for the transport of school children and hospital patients. Social domestic and pleasure use by the spouse may be included subject to it being acceptable to the licensing authority. Policies are normally of 12 month duration, shorter periods may be agreed.

Principal Cover Options

Comprehensive Third Party Fire & Theft Third Party only

	Comprehensive	Third Party Fire & Theft	Third Party only
Loss of or damage to the vehicle from			
- Accidental damage	INCLUDED	EXCLUDED	EXCLUDED
- Vandalism and malicious damage	INCLUDED	EXCLUDED	EXCLUDED
- Fire including self ignition, lightning & explosion	INCLUDED	INCLUDED	EXCLUDED
- Theft or attempted theft or taking of the vehicle without permission	INCLUDED	INCLUDED	EXCLUDED
Damage to Windscreen Sunroof & windows – unlimited with a £75 excess	INCLUDED	EXCLUDED	EXCLUDED
Your liability under the Road Traffic Acts for			
- Death or injury to other people including passengers	INCLUDED	INCLUDED	INCLUDED
- Damage to property up to £10m	INCLUDED	INCLUDED	INCLUDED
- Emergency treatment fees	INCLUDED	INCLUDED	INCLUDED
Legal fees for representation at a coroners inquest, fatal accident enquiry or court of summary jurisdiction	INCLUDED	INCLUDED	INCLUDED
Defence costs in prosecution for manslaughter or death by reckless driving	INCLUDED	INCLUDED	INCLUDED
Public Liability - Limit of indemnity £10m	INCLUDED	INCLUDED	INCLUDED
Loss of money up to £500 (N/A on fleet policies)	INCLUDED	EXCLUDED	EXCLUDED
Legal Expenses Insurance – £100,000*	INCLUDED	INCLUDED	INCLUDED

* Including motoring prosecution and contract disputes including rejection of new and used vehicles. Licence protection £50,000 – vehicle and driver

Principal Exclusions

- Liability, loss and damage except where required by law caused by your failure to safeguard your property
 - arising out of earthquake, war and terrorism
 - caused by radioactive contamination, pollution, pressure waves
 - whilst a driver is under the influence of drink or drugs
 - caused by suicide, attempted suicide or a deliberate act including road rage, "air-side", at power stations, nuclear installations or oil, gas and chemical processing plants and refineries
 - whilst carrying dangerous substances or loads heavier than the specified maximum capacity
 - by a driver who is disqualified from driving or who does not hold the appropriate vehicle licence
 - Loss of use, loss of value following repair, wear and tear, electrical and mechanical breakdown
 - Theft or attempted theft where
 - the keys have been left in or on the vehicle
 - windows, doors and other openings have not been closed and locked
 - required security devices are not set or in full operation
 - wholly or partly removable accessories and in-vehicle equipment have not been removed from view
 - fraud or deception has taken place
 - Additional costs incurred for parts and accessories not available in the United Kingdom
 - Taxi or private hire vehicles driven and/or used outside the United Kingdom and Republic of Ireland
 - Unless specifically insured, loss or damage to vehicles driven and/or used outside the EU states and the non EU countries specified in the territorial limits.
 - Non-motor third party and employer's liability arising from
 - vehicles owned, leased, hired, used or worked upon by you
 - property and/or premises owned, leased, rented, hired or occupied by you
 - any product, including food and drink, sold or supplied by you
- General Exclusions and Section 2, Exclusion 9 i) 7
- Uses and Drivers Section 2, Exclusion 1 Section 2, Exclusion 7
- How we will settle your claim Uses and Drivers Clauses 2 & 3
- Clauses 2 & 3 Section 1 Clause 4

CLAUSES CONDITIONS & SPECIAL TERMS

1. Cancellation - short period rates apply (unless the premium is paid using our direct debit facility) i.e. 25% for the first month of cover and 12.5% for each subsequent month.
2. Failure to pay the premium or any instalment due will result in immediate cancellation of the policy
3. Foreign use is available within Europe, cover is restricted to third party only for certain countries
4. UK law applies unless an alternative jurisdiction is agreed by us at inception of the contract

MOTOR INSURERS DATABASE REGULATIONS / 4TH EU MOTOR DIRECTIVE

All vehicles to be insured under the policy must be declared to us at inception of the contract for inclusion on the Motor Insurers Database. Any subsequent additions and deletions must be declared within 5 working days.

Individual certificates will be issued for each vehicle. No cover is in force unless you have a cover note or certificate showing the registration number of the vehicle. Any return premium to which you may be entitled following the deletion of a vehicle will be calculated from the time the obsolete certificate is received by us if this is later than the date you advise as the date of deletion.

Failure to comply may result in cancellation of your policy, prosecution by the appropriate body with a possible fine of up to £5,000 and your details being recorded on the Motor Insurers Database as a defaulter.

COMPLAINTS PROCEDURE

If you have any complaint please let us know immediately.

If you are insured with us via a broker/adviser/agent your first point of contact should be your broker/adviser/agent who will take up your complaint on your behalf with us.

If you are insured with us 'direct' your first point of contact should be:

Customer Intermediary Officer, Victory House, 7 Selsdon Way, Isle of Dogs, London E14 9GL

Tel: 020 7001 9200

1. Your complaint will be acknowledged within 5 working days from receipt at the above address.
2. Our initial findings will be advised within 4 weeks. We aim to resolve the complaint within eight weeks
3. Should you still be dissatisfied at the end of this process, and within 6 months, you should contact:

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

Tel: 020 7964 1000 Website: www.financial-ombudsman.org.uk

COOLING OFF PERIOD

We hope that you will be happy with your insurance policy. If, having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy document to cancel and receive a refund of premium. To do this you should contact the agent or the Tradex office that sold you your policy. Any refund of premium given will be subject to a charge for any period that cover has been in force plus reasonable administration charges. Any refund will be subject to the return of the policy document and any Certificate of Motor Insurance or Cover Note.

A refund of premium will not be given if you have made a claim under the policy or an incident has occurred which may give rise to a claim under the policy.

CLAIMS REPORTING

To make a claim please call our First Response Claims Line 0845 373 1300 as soon as possible following an incident.

Outside of office hours claims can be reported via our website – www.tradex.com and also a claim form can be downloaded from the site.

COMPENSATION SCHEME

Tradex Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Tel: 0207 892 7301 or email: enquiries@fscs.org.uk. Full details are available from the FSCS.