Taxi Motor Insurance

Insurance Product Information Document

Company: Allianz plc Product: Motor - Taxi

Allianz plc (registered in Ireland No. 143108) is regulated by the Central Bank of Ireland. Registered office: Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.

This document outlines the main benefits and restrictions associated with an Allianz Motor policy for taxi insurance. It does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a motor policy for private cars, commercial vehicles, hearses and mourning cars with Comprehensive cover, Third Party Fire and Theft cover, Third Party Only cover or a combination of some or all of these covers dependent on the category of vehicles insured.

For vehicles with Comprehensive cover, it covers you if any insured vehicle is stolen, damaged by fire or accidentally damaged. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle.

For vehicles with Third Party Fire and Theft cover, it covers you if any insured vehicle is stolen or damaged by fire. You and the insured drivers are also covered if you injure other people or damage their property while driving an insured vehicle.

For vehicles with Third Party Only cover, it covers you or any insured driver if you injure other people or damage their property while driving an insured vehicle.

What is insured?

Standard Cover

- ✓ Damage as a result of fire, theft (or attempted theft) for vehicles with comprehensive cover and third party fire and theft cover
- ✓ Damage as a result of an accident or vandalism for vehicles with comprehensive cover
- ✓ Your legal liability to other people arising from an accident
- ✓ Cover while driving your car in Europe
- ✓ New car replacement
- ✓ Third party cover to tow a trailer
- ✓ Hire and reward purposes and social, domestic and pleasure use
- ✓ Fire brigade charges
- ✓ Emergency treatment following an accident
- ✓ Breakdown assistance
- ✓ Step-back bonus protection
- ✓ Driving of other cars

Plus the following Optional Covers if selected by you

Personal effects and clothing
Personal accident
Windscreen cover
Protected No Claim Bonus
Taxi equipment

What is not insured?

Standard Cover

- × Third party fire and theft cover excludes damage as a result of an accident or vandalism
- × Wear and tear, depreciation, mechanical, electrical, electronic or computer failures, computer virus, breakdowns or breakages.
- × Damage to tyres caused by braking, punctures, cuts or bursts
- × Loss of value following repairs to your car
- × Damage caused as a result of incorrect fuel/lubricant
- × Use of your car in or around an airport, airfield, aerodrome or military facility
- × Injury, loss or damage caused by earthquake, riot, civil commotion, war or terrorism or gradual pollution

Or the following Optional Covers not selected by you (if relevant)

Personal effects and clothing
Personal accident
Windscreen cover
Protected No Claim Bonus
Taxi equipment

Are there any restrictions on cover?

Restrictions applicable to Standard Cover

- ! Damage to your car is limited to the cars market value at the time of loss
- ! Legal liability for personal injury is unlimited and property damage is limited to €30 million
- ! You will have to pay the excess in the event a claim is made
- ! For drivers with a provisional licence, an additional excess will apply
- ! If you have Step-back bonus protection, your bonus will step back by three years if one clam is made up to €10,000, or by four years if a claim is made for €10,001 or more
- ! Replacement locks limited to a maximum value of €750 where keys or similar devices are stolen
- ! New car replacement only applicable if the car was bought as new by you and within 12 months of bring registered: repairs exceed 60% of the manufacturers recommended price or where the car is stolen and not recovered within 14 days
- ! You are not covered to tow a mobile home or permanently sited temporary dwelling
- ! Fire brigade charges are covered up to €500 where a valid claim arises under the policy in respect of controlling or extinguishing a fire in your car or removing the occupants of your car with the use of cutting equipment.
- ! Breakdown assistance restrictions:
  - the maximum distance your car will be towed is 50km/30 miles
  - covered for a maximum of four callouts in one policy year.
  - Only one of the following benefits can be chose:
  1. journey completion is provided up to €150/£100. This only applies if you are more than 30km or 18 miles from your home
  2. a class B courtesy car is available for up 48 hours
  3. overnight accommodation is covered up to €35/£25 per person up to a maximum of €150/£100
  - the onward travel or delivery of passengers or goods that you are carrying in a commercial capacity, at the time of breakdown, is not covered under the Allianz Breakdown Assistance service
- ! Driving of other cars applies to cars not owned by you/your employer or leased/hired by you. It applies to the policyholder only and where you are older than 25. Cover is restricted to third party cover only

There is no cover while your car is being:

- ! Used for a purpose not shown on your Certificate of Motor Insurance
- ! Used in a country not listed in the territorial limits of your policy
- ! Driven by a person who is not entitled to drive under your Certificate of Motor Insurance
- ! Driven by a person who does not have a licence allowing them to drive your car

Restrictions applicable to Optional Covers

Personal effects and clothing is limited to a maximum of €200
Personal accident is limited to €12,700 in total and will not be paid to the driver of the car if they were under the influence of alcohol or drugs
If you have Protected No Claim Bonus, more than one claim (excluding fire, theft or windscreen) will result in your bonus being stepped back
Windscreen payment is limited to €300 when an Allianz approved repairer is not used. Cover excludes damage to panoramic roof glass
Taxi equipment is covered up to a maximum of €2,000

Where am I covered?

- ✓ You have cover as outlined on your schedule while driving your car in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man, the Channel Islands or any other part of the Continent of Europe.
- ✓ You also have the minimum legal cover required while you drive in any EU country and any other country which has made arrangements to meet the minimum insurance requirements set by the European Union. It also includes travelling between these countries by air, rail, sea, including loading and unloading.

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, and renew your policy
- There are certain changes you will need to tell us about before continuing to use your car. These include, but are not limited to: you change your car; you change your address; you modify your car from the manufacturers original specification; you change your use of your car; you intend to travel to any country not listed in 'where am I covered' section above; there is a change in your health that has been advised to the Driving Licence Authority and they do not continue to issue a licence
- You must tell us at your first opportunity about any claim or incident that may lead to a claim and give us all the information about the claim that we ask for
- You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission
- You must do all you can to protect your car from damage or theft and keep it in a roadworthy condition, including having a valid NCT where required by law
- If we ask you must allow us to inspect your car
- If you are paying by our Direct Debit facility, you must keep your payments up to date

When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by bank transfer, cheque, debit/credit card or direct debit.

When does the cover start and end?

The period of time covered by this policy is outlined on your schedule.

How do I cancel the contract?

You may cancel your policy at any time by returning the Certificate of Motor Insurance and Disc to us.

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 working days of the start date / renewal date of your policy or the date on which you receive the full terms and conditions of your policy. This is known as the 'cooling off' period.

If you cancel the policy after the 14 working days cooling off period, we will refund the amount you have paid for the unused period less a charge. Please refer to your schedule for further information.

Regardless of when you ask us to cancel the policy, the full annual premium is payable to us if you have made a claim which was your fault or if we are unable to recover our outlays from the responsible party.

To cancel your policy, please contact the insurance advisor you used to arrange this policy.