

policy summary / **taxi & hackney insurance**



**great service and
better benefits**

ROI April 2016

redefining / standards



If you need to make a claim,
please call our 24-hour
claims helpline on:

1890 24 7 365

a summary of our taxi insurance policy

Thank you for considering AXA as your motor insurer.

We know that insurance can be a complicated business and it's essential that you make the right choices for you, other drivers and your vehicle. This document is here to help and the wording has been designed to make it easy to follow.

This document is a summary. Its purpose is to explain, as clearly as we can, what you are covered for and what you are not covered for. It does not replace the policy. When you take out a policy we recommend that you read the full policy document and schedule together with your certificate of insurance to make sure that the product meets your needs.

If you have any questions now or in the future, please contact any AXA Insurance branch or, phone us at **1890 24 7 365**.



Phil Bradley
Chief Executive

First things first

Taxi and hackney insurance provides three levels of cover to choose from:

- ➔ comprehensive;
- ➔ third party fire and theft; or
- ➔ third party only.

Optional Extra cover is also available for an extra premium. Please see your proposal form, proposal declaration or policy schedule for the cover you have chosen.



our policy at a glance

This is a summary of policy features and benefits.

Features and benefits	Type of policy	
	Comprehensive	Third party fire and theft
We will pay for loss of or damage to your vehicle and its accessories and spare parts while they are in or on the vehicle.	✓	
We will cover loss of or damage to your vehicle by fire or theft.	✓	✓
We will provide cover for your legal liability for accidental death or injury to other people as a result of using your vehicle.	✓	✓
We will cover legal liability for damage to other people's property due to an accident as a result of using your vehicle.	✓	✓
You have cover to drive in the European Union and European-Union-approved countries.	✓	✓
We will cover you while driving other cars you do not own or have not hired under a hire-purchase agreement. There are some exceptions where this cover does NOT apply.	✓	✓
The policy applies while your vehicle is towing a trailer.	✓	✓
We will pay the cost of emergency medical treatment as required by legislation for injuries as a result of the use of your vehicle.	✓	✓
You can earn up to 60% no claims discount on both third party and accidental damage sections of the policy.	✓	✓
If we make a payment to comply with Road Traffic Legislation but the loss is not covered by this policy you must pay us back the amount we pay.	✓	✓
We will cover your meter, 2 way radio, receipt machine and GPS system up to a limit of €600.	✓	✓
We will cover glass breakage up to a limit of €300.	✓	✓

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ft	Third party only	Significant or unusual limits and exclusions	Policy section
		We will not cover any reduction in the market value of your vehicle because it has had to be repaired. We will not cover mechanical or electrical breakdowns. Your excess (the first part of a claim you must pay) is shown on your policy.	Section 1 (A)
		Your vehicle must be missing for at least 28 days after we have been notified before we will consider it lost by theft. You will not pay an excess if you make a fire or theft claim.	Section 1 (B)
	✓	Cover is unlimited.	Section 2
	✓	We will not pay more than €30 million.	Section 2
	✓	The minimum cover you need in these countries applies while the policy is in force.	Section 2
	✓	Your certificate of insurance will show if you can drive other cars.	Section 2
	✓	We will not cover loss of or damage to the towed trailer.	Section 3
	✓	A payment under this section will not affect your No Claim Discount	Section 4
	✓	You can claim under one section of the policy without affecting the no-claims discount on the other.	Section 5
	✓		Section 7
	✓	Applies to taxi policies only. A payment under this section will not affect your no-claim discount.	Endorsement 5902
	✓	A payment under this section will not affect your no-claim discount.	Endorsement 5903

extra cover for a higher premium

available with third party only, third party fire and theft or comprehensive policies.

Any additional cover you have purchased will be shown on your statement of fact, on your policy schedule and policy booklet.

Protecting your no-claim discount

If you buy third party no-claim discount protection, you can have one claim without losing your no-claim discount. To qualify, you must be earning at least 50% no-claim discount.

Optional extra cover (You can claim without losing your no-claims discount)

Motor rescue	Motor rescue will give you 24-hour breakdown assistance at the roadside but not from your home.
Increased glass breakage	You can buy extra cover for glass breakage up to a limit of €750.
Increased meter cover	You can buy extra meter cover up to a limit of €2,000
Personal accident	Personal Accident Cover can give you financial help if you are seriously injured in a road or rail accident. The cover includes a minimum benefit of €10,000 for fatal or serious injury. We can provide higher benefits if you pay an extra premium.
Driver's fatal accident	Driver's fatal accident cover will apply if anyone covered to drive your vehicle is killed as a result of a motor accident involving your car. The minimum benefit is €19,000. We can provide higher benefits if you pay an extra premium.

significant general exceptions and policy conditions

applies to all sections of the policy

People covered to drive	We will not be liable for any injury, loss or damage while your vehicle is being driven by a person not covered by the certificate of motor insurance.
Using your vehicle	We will not be liable for any injury, loss or damage while your vehicle is being used for any purpose not covered by the certificate of motor insurance.
Driving licence	There is no cover for anyone who is disqualified from driving or has never held a driving licence.
Claims procedure	You must, as soon as reasonably possible, give us notice of any injury, loss or damage which may give rise to a claim under the policy.
Looking after your vehicle	You must take all reasonable precautions to keep your vehicle secure from theft and in a roadworthy condition.
Change of vehicle	You must tell us immediately if you change your vehicle.
Fraud	You are under a duty to tell us all facts likely to influence how we assess and if we accept your proposal. If you do not, we may cancel your policy, declare the contract to be void and refuse to pay any claim under the policy as well as any other rights we may have under the policy. It is in your own interest to mention these facts. If you are in any doubt whether certain facts are important, please ask us.

other things you should know

How do you make a claim?

The quickest and easiest way is by phone. Contact us day or night on 1890 247 365.

Policy duration

Your policy will run for 12 months from the date and time shown in the schedule. If we agree to provide cover for less than 12 months, the schedule will show when your policy expires.

Cooling-off period

If you are unhappy with your new policy, you can cancel within 14 days by giving notice in writing and returning the certificate of insurance to us. We will refund your full premium, provided no claims have been made on your policy.

Cancelling your policy in the first year

If you cancel at any other time during the first year of insurance, we will work out the premium for the period you were insured based on our short period rates as follows. If you have made a claim or there has been an incident likely to give rise to a claim, we will not give any refund.

Short period rates	
Period of cover not longer than:	Percentage of premium we will return:
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	45%
6 months	35%
7 months	25%
8 months	20%
9 months	10%
Over 9 months	Nil

The premium does not include motor rescue charge, personal accident premium, or drivers fatal accident premium and we will not provide a refund for these optional items when you cancel your policy.

Cancelling your policy at any other time

In the second and any future years, as long as you return the certificate of insurance to us, we will return the premium for the period of insurance still left to run. If any claims have been made on the policy, you must pay the full premium and no return of premium will be allowed.

The premium does not include motor rescue charge, personal accident premium, or drivers fatal accident premium and we will not provide a refund for these optional items when you cancel your policy.

Our rights to cancel

If we have to cancel your policy, we will send you 10 days' notice by registered letter to your last known address. As long as you return the certificate of insurance to us, we will return the premium for the period of insurance still left to run.

Your premium

Your premium may increase if you make claims or you receive motoring convictions.

The law and language of the contract

Both you and we can choose the law within the European Union which applies to the contract. We propose that the law of the Republic of Ireland will apply. The language used in this policy and any communications relating to it will be in English.



caring for you

There may be times when you feel you do not receive the service you expect from us. This is our complaints process to help you.

- ➡ For a complaint about your policy, contact your local AXA Insurance branch.
 - ➡ For a complaint about your claim, contact our claims action line on 1890 24 7 365. If we cannot sort out your complaint, you can contact our Customer Care Department on 1890 21 1850 or:
 - ➡ email: axacustomer care@axa.ie; or
 - ➡ write to AXA Insurance, Customer Care, Freepost, Dublin 1.
- If you are unhappy with the way we have dealt with your complaint, you may be able to refer to:
- the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call: 1890 88 20 90. Fax: 01 6620890.
Email: enquiries@financialombudsman.ie
Website: www.financialombudsman.ie

Our promise to you

- ➡ We will reply to your complaint within five working days.
- ➡ We will investigate your complaint.
- ➡ We will keep you informed of progress.
- ➡ We will do everything possible to sort out your complaint.
- ➡ We will use feedback from you to improve our service.

questions, problems? / we're here to help.

- ➡ As this is a quick guide to your policy it can't cover everything. There are other things you may be covered for and of course, there are things you're not covered for. Your policy document explains everything.
- ➡ If you have questions or need to make a claim, contact us at
1890 24 7 365.
- ➡ Maybe you prefer to talk face to face?
This is fine. Just call into your nearest AXA branch.

AXA Insurance is regulated by the Central Bank of Ireland. We may record or monitor phone calls for training, prevention of fraud, complaints and to improve customer satisfaction.