

Underwritten by

Summary of cover



Private Hire Liability Insurance

Arranged by



Over 50 years of excellent service

Summary of cover

This document is a summary of the insurance cover provided by the Private Hire Liability policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided for you for information purposes only and does not form part of your contract of insurance.

Employers liability section

'Insurance protection in respect of legal liability for bodily injury to employees'

Cover/extension	Standard wording/limits
Cover limit	Up to £10,000,000 any one event
Insuring clause	Insuring clause non-accidental basis
Claim costs	Includes own defence costs and claimants costs
Additional business activities cover	Wide cover for activities of the business
Compensation for court attendance cover	£500 per day for each day for any director, partner or employed person
Manslaughter costs cover	Standard limit of indemnity £1,000,000 any one period of insurance – variable
Overseas employees	Covers overseas employees working for the UK company for claims brought under UK law
Safety legislation costs	Standard limit of indemnity £1,000,000 any one period of insurance – variable
Terrorist act	Limit of indemnity £5,000,000

Public liability section

'Insurance protection in respect of legal liability for injury to third parties or for damage to their property'

Cover/extension	Standard wording/limits
Cover limits	Up to £5,000,000 any one event. Higher limits may be available on request
Insuring clause	Insuring clause non-accidental basis
Personal injury	Extended definition in addition to 'death, bodily injury, illness or disease'
Claim costs	Own defence costs and claimants costs in addition to limit of indemnity
Additional business activities cover	Wide cover for activities of the business
Compensation for court attendance cover	£750 per day for each day for any director or partner £500 per day for each day for any employed person
Contingent motor liabilities cover	Included and extends to the use of motor vehicle within the European Union
Cross liabilities cover	Included and incorporates member to member cover
Data protection cover	Standard limit of indemnity £1,000,000 any one period of insurance – variable
Environmental clean up cover	Standard limit of indemnity £100,000 any one period of insurance – variable
Hot works	Included subject to precautions condition

Public liability section *continued*

‘Insurance protection in respect of legal liability for injury to third parties or for damage to their property’

Cover/extension	Standard wording/limits
Manslaughter costs cover	Limit of indemnity £1,000,000 any one period of insurance
Property in your care cover	Cover for <ul style="list-style-type: none">• Leased or rented premises• Property temporarily occupied for carrying out work• Visitors or employees property• Customers property while in a cloakroom or car park up to £30,000 any one claim and £100,000 in total for all occurrences any one period of insurance
Safety legislation costs	Standard limit of indemnity £1,000,000 any one period of insurance – variable
Temporary work in EU	Up to 180 days in total
Terrorist act	Standard limit of indemnity £5,000,000 any one period of insurance – variable
Legionellosis	Included subject to precautions condition
Design, advice, etc.	Included unless for a fee
Sub-contractors	Included subject to insurance check condition
Underground services damage	Included subject to precautions condition

Significant or unusual exclusions and limitations

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Liability assumed by agreement

Liability for which compulsory motor insurance is required

Liability arising in connection with advice, design or specification provided for a fee

Liability for injury to employees

Liability caused by or arising from any type of nuclear radiation, nuclear material, nuclear waste, nuclear reaction or radioactive contamination

Liability caused by pollutants unless sudden identifiable, unintended and unexpected incident

Excesses

Public liability – property damage

Applies to

Public Liability

Employers Liability and Public Liability

Public Liability

Public Liability

Employers Liability and Public Liability

Public Liability

Applies to

£250

Policy duration

This is an annually renewable policy.

Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

Making a complaint

If you have a complaint about your policy you should contact the agent or AXA office where it was bought.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services

Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation for the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

This document is available in other formats.

If you would like a Braille, large print or audio version, please contact your insurance adviser.

www.axa.co.uk



If you would like more information about South Essex Insurance Brokers contact us at:
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