



Summary of cover

Rural Private Hire Motor Insurance

April 2021

Arranged by

SEIB
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SEIB Rural Private Hire Motor Insurance

About this document

This document provides details of the key features of the cover and any significant conditions, limitations and exclusions. 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 document is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

Continental cover

The level of policy cover you select will be automatically provided whilst any vehicle covered under the policy is being used in any EU Member country, Iceland, Norway, Switzerland, Monaco, Lichtenstein and San Marino.

Rural Private Hire Motor Insurance summary of cover

The following sections apply to Comprehensive, Third Party Fire and Theft and Third Party cover options

Section 1 – Legal liability to others

Cover offered	Standard cover
Cover for :	
• death and bodily injury • damage to property following an accident involving a vehicle covered by the policy	Unlimited Up to: • £20,000,000 in respect of private cars • £10,000,000 for vehicles other than private cars • £5,000,000 costs and expenses • £2,000,000 in respect of Hazardous Goods for any one claim or any one event
Emergency treatment cover	✓
Manslaughter defence costs	Up to £5,000,000 for any one event or during any one period of insurance
Terrorism	Up to £5,000,000 for costs and expenses from one event for any vehicle shown in the schedule

Section 3 – Indemnity to principals

Cover offered	Standard cover
Liability for which you are responsible under an agreement with a principal	✓ Within the limits specified in Section 1

Section 4 – Unauthorised movement

Cover offered	Standard cover
Legal liability arising out of moving a vehicle which does not belong to you for the access or parking of an insured vehicle	✓ Within the limits specified in Section 1

Section 5 – Contingent liability

Cover offered	Standard cover
Cover for any vehicles not belonging to you used in connection with your business and driven by your employees	✓ Within the limits specified in Section 1

Rural Private Hire Motor Insurance summary of cover *continued*

Section 6 – Cross liabilities

Cover offered	Standard cover
If there is more than one named policyholder, we will insure each as if separately insured	✓ Within the limits specified in Section 1

Section 7 – Trailers and mechanically disabled vehicles

Cover offered	Standard cover
Attached and detached cover for specified trailers	✓
Attached cover for unspecified trailers	✓
Liability cover for attached mechanically disabled vehicles	✓ Within the limits specified in Section 1

Section 11 – Service or repair

Cover offered	Standard cover
Cover whilst your vehicle is being serviced or repaired by a motor trader	✓

Section 13 – Geographical limits and European travel

Cover offered	Standard cover
Cover for any vehicle insured by the policy whilst being used in any European Union Member country, Iceland, Norway, Switzerland, Monaco, Lichtenstein or San Marino	✓

Rural Private Hire Motor Insurance summary of cover *continued*

The following sections and condition only apply if you have Comprehensive or Third Party Fire and Theft cover options

Note – if you have Third Party Fire and Theft cover, these sections and condition only apply in respect of loss or damage caused directly by fire, self-ignition, lightning, explosion, theft or attempted theft

Section 2 – Loss of or damage to your vehicle

Cover offered	Standard cover
Cover for loss or damage to your vehicle	Up to the market value or the last declared value by you of your vehicle including attached accessories and spare parts
Audio visual communication and guidance equipment integral to your vehicle at manufacture	✓
Audio visual communication and guidance equipment permanently fitted to your vehicle but not at the time of manufacture	£1,000
Cover for replacement locks and alarm in the event of keys being lost or stolen	£500
New car replacement for private cars in the first year of registration or commercial vehicles up to 3.5 tonnes in the first year of registration when lost by theft or damaged beyond economic repair	New vehicle of the same make and model or market value of the vehicle if the same make and model is not available
Recovery and delivery of your vehicle following an accident covered by the policy	✓
Loss or damage to your vehicle caused by an inappropriate type or grade of fuel being used	✓
Electric vehicles	✓
Emergency overnight accommodation	Up to a maximum of £500 in total and 2 nights accommodation if your vehicle is disabled as a result of loss or damage
Personalised registration plates	✓
Leased vehicles	✓
Misfuelling	✓
Car seats	£250

Policy conditions

Courtesy vehicle

Provision of a suitable courtesy vehicle (subject to availability) whilst your vehicle is being repaired by an AXA approved repairer (for private cars and goods carrying vehicles up to 3.5 tonnes)

✓

The following sections only apply if you have the Comprehensive cover option

Section 8 – Personal accident

Cover offered	Standard cover
Cover for your driver for injury resulting in	
• death	£5,000
• total and permanent loss of sight or total loss of limbs above wrist or ankle	£1,500
within 12 months of the insured accident	

Section 9 – Medical expenses

Cover offered	Standard cover
Cover for medical expenses for you or your drivers following an incident involving your vehicle	Up to £750 per person injured

Section 10 – Personal effects

Cover offered	Standard cover
Cover for loss or damage to personal belongings in or on your vehicle.	Up to £750 any one claim

Rural Private Hire Motor Insurance summary of cover *continued*

Excesses	Comprehensive	Third Party Fire and Theft	Third Party Only
Accidental damage, fire and theft or attempted theft excess (excluding windscreen) £500	✓	✓	X
Additional young and inexperienced drivers	✓	✓	X
Under 23 years old £1,000			
23 to 24 years old £500			
At least 25 years old			
Provisional licence £500			
Full licence under a year £500			
EU licence but resident in UK for under a year £500			
Non UK licence £500			
Broken glass or windscreen £60	✓	X	X

Significant conditions, limitations and exclusions

Conditions, limitations and exclusions	Applicable section(s)
You must tell us about any changes that may affect our assessment of the risk	All
You must disclose all information relevant to this insurance and not make any statement which is incorrect	All
Airside exclusion	Legal liability to others
Excludes use in any rally, competition, motor trial or on a race track for the purposes of racing or time trials	All
Tool of trade exclusion unless required by Road Traffic Acts	All
Electrical, electronic, computer failures or mechanical breakdown exclusion	All
Reinstatement or replacing data on audio visual communication and guidance equipment exclusion	Loss of or damage to your vehicle
We will not pay for losses as the result of theft of or from your vehicle if the entry or ignition device is left in or on the vehicle	Loss of or damage to your vehicle
We will not cover your trailer if it is attached to any vehicle other than a vehicle insured under the policy	Trailers and mechanically disabled vehicles
Loss of or damage to property in or on any trailer or mechanically propelled vehicles is excluded	Trailers and mechanically disabled vehicles
Goods, samples or tools exclusion	Personal effects
Excludes theft of any property in an open topped vehicle unless in a locked boot or glove compartment	Personal effects
Pollution and contamination exclusion	Legal liability to others

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 from 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

Arranged by



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