



Rural Private Hire Motor Insurance

April 2021

Arranged by



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: | |
| <ul style="list-style-type: none">death and bodily injurydamage to property following an accident involving a vehicle covered by the policy | Unlimited Up to: <ul style="list-style-type: none">£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

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