



Broker Guide

Taxi Fleet Scheme

Scheme Overview

Please note this is a guide and as such is not exhaustive.

If in doubt, please refer to Bollington Underwriting (01625 348040) prior to offering terms/instructing cover.

Insurer: Gefion Insurance AS

This product covers Private and Public Hire taxi drivers only:

- Comprehensive, TPFT and TPO cover is available
- Drivers Aged 25 - 70
- CCE Rated & NCB Conversions to Fleet
- Fleet Sizes 3 + vehicles

Licensing Authority

Refer Licensing Authorities:

Sefton, Liverpool, Knowsley, St Helens, Halton, Warrington, Wigan, Bolton, Blackburn with Darwen, Hyndburn, Rossendale, Burnley, Pendle, Bury, Oldham, Rochdale, Trafford, Salford, Manchester, Tameside, Stockport, Calderdale, Bradford, Leeds, Kirklees.

Driving Restrictions

Policies are issued in the following ways:

- Any Authorised Driver 25 - 70
- Any Authorised Driver 30 - 70

Drivers/Proposers

- All Drivers Including the Proposer must be aged between 25 and 70 years.
- All drivers must have held a Full UK driving licence for at least two years. Full EU Licence may be acceptable on referral to Bollington Underwriting (01625 348040)
- All drivers must have at least 1 years Taxi Badge.
- All drivers must be full time employed or self-employed taxi drivers
- Drivers with less than 2 years' residency must be referred and may be subject to a premium loading
- Any driver with more than 2 claims is a referral to Bollington Underwriting (01625 348040)
- All Medical Conditions are acceptable if the DVLA has been made aware, with the exception of Alcoholism and Drug Addiction, which will be Declined

Types of Vehicle

- Max number of seats for any vehicle is 9 (including the driver)
- Maximum ABI Group 37
- Vehicles must be no more than 19 years old
- Q Plated vehicles are unacceptable
- Imported vehicles are unacceptable
- Left Hand Drive vehicles are unacceptable
- Standard Vans are acceptable but must be referred and may be subject to a loaded premium
- Electric powered vehicles are acceptable provided an ABI group has been assigned
- MPVs and Black Cabs are acceptable subject to a premium differential

Area

The Scheme will provide a rate for any postcode in Great Britain, Northern Ireland, but does not include The Channel Islands or the Isle of Man.

Insurable Interest

The policyholder must be the legal owner and keeper of the insured vehicle. Vehicles which the policyholder leases can be accommodated providing they are the subject of a long-term lease of not less than 6 months. The scheme will allow Partner/ Spouse to be the owner provided they are listed on the policy.

Unacceptable Risks

The following risks are unacceptable:

- Any vehicles deemed unacceptable by us or in the list above.
- Any proposer partner, director or any driver currently employed who has ever:
 - Been convicted or charged with any offence which is not spent under the Rehabilitation of Offenders Act 1974 or any subsequent legislation
 - Been declared bankrupt or subject to bankruptcy proceedings or any form of insolvency or winding up procedure
 - Had insurance refused/cancelled or special terms imposed (last 5 years)
 - Been disqualified from driving (last 5 years)
 - Had a County Court Judgement, business or personal
 - Had a Category D (Serious) Conviction
 - Taxi Credit Hire
 - Vehicles with values in excess of £50,000
 - Extensive foreign Use exposure
- Any risk that falls outside the criteria outlined within this document

Vehicle Modifications

Most Vehicle modifications must be referred to the Broker Support Team at Bollington Underwriting (01625 348040). The following modifications are acceptable:

- Bluetooth Kit
- Car Phones
- High Level Brake Light
- Locking Wheel Nuts
- Magnetic/ Removeable Signs
- Parking Sensors
- Tow bar
- Wheel Trims
- Wheelchair Clamps/ Straps
- Wheelchair Lift/ Ramp/ Winch

Maximum Vehicle Value

£50,000 (Comp)
£ 5,000 (TPFT)

Excess

The compulsory excess for this product is £500
Discounts for voluntary excesses (Comp covers only) are available

Late Notification of Claims

In addition to any other Voluntary or Compulsory excess, an Additional excess in respect of any damage, for late claim reporting will apply as detailed below

Up to 21 Days	Nil
22 to 30 Days	£100
31 to 60 Days	£200
61 - 89 Days	£300
90 Days or More	£400

** Reducing Your Excess in The Event of An Incident

If you report an incident within 48 hours of the event and provide full details of any third party involved your excess will be reduced by £250. The minimum third-party information required is detailed below but not limited to;

- Contact telephone number
- Number Plate
- Address
- Insurer

Windscreen Cover

Windscreen and window glass cover is automatically included under comprehensive policies subject to a replacement excess of £100 and a repair excess of £50 when an approved repairer is used. If a non-approved repairer is used, the amount of cover is limited to £150.

CCE

A confirmed claims experience must be evidence before terms are offered. NCB conversions will be fleet rated at renewal.

Cover Benefits

- Loss of Keys, up to £1,000 on Comprehensive
- Reasonable Recovery to Repairer costs on Comprehensive
- Replacement Vehicle for SD&P use only where Approved Repairer holds your vehicle (Not Taxi Plated) 14 days or whilst in for repair (lower of)
- Fixed Accessories covered up to value of £250, Comprehensive
- Public Liability Cover £5m Any one claim, subject to a £250 Excess
- European Third-Party Cover (up to 21 days) as standard, refer for Comprehensive Pricing

Temporary Additional Vehicles

Can be accommodated for up to a maximum of 30 days in a 12 month period Subject to the temporary additional vehicle being of a similar value, cover can be granted at the following charges:

No of days	Additional Premium
7	£50.00 + IPT
14	£85.00 + IPT

Cancellation Charges

Following cancellation, a refund of premium will only be allowed provided there have been no claims against the policy during the current period of insurance.

Cancellation by you – after the cooling-off period

Your client may cancel this policy by contacting us through their Insurance Intermediary providing there have been no claims or incidents likely to give rise to a claim in the first period of insurance. Bollington Underwriting will refund the premium relating to any unused portion of cover using the following scale:

Period on Cover	Refund of annual premium
1 month	75%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	20%
8 months	10%
9 months or over	0%

In subsequent periods of insurance, your client will receive a refund of premium equivalent to the unexpired period of cover on a pro rata basis providing there have been no claims or incidents likely to give rise to a claim.

Claims

Anjuna Underwriting has its own dedicated claims team.

Call 0333 400 0611.

All claims must be reported immediately and in any event within 24 hours of the incident.

Telematics Approach

Bollington Underwriting can offer a fully integrated telematics and camera solutions for your clients through our arrangement with Matrix telematics.

Premium discounts can be offered, even on non-Matrix fitted cameras, provided the client is willing to meet our conditions regarding supply of data.

Speak to the Broker Support Team on 01625 348040 if you would like more information.

Policy Validation

The following validations must be collected and checked by the client facing broker and submitted to Bollington via the upload facility within 21 days of a new business policy being set up:

- Copy Licence for drivers under the age of 30 (or access to licence record)
- V5 for the insured vehicle
- Copy of current taxi badge for drivers under the age of 30
- Valid CCE

Anjuna will be undertaking checks of validation submitted and reserve the right to use the results to re-rate, cancel or amend policy terms and if required, amend the pricing in relation to the client facing broker without notice.

Anjuna will be undertaking a CUE check of all risks prior to inception.

**For any questions or queries regarding this product,
Please call the Underwriting Team on 01625 348040.**