

## SELECTOR SCHEME RATING EFFECTIVE 4<sup>th</sup> January 2011

### **General**

This scheme is intended to cover taxi operators liability and premises risks. It is not intended to cover coach operators or firms with large proportions of minibuses. As a result, cover is restricted by endorsement to exclude the activities of tour operation, holiday trips or excursions, day trips and coach tours.

Council Liability is added without additional charge by application of an endorsement.

A warranty applies confirming that all aerials are adequately protected against lightning strike and all susceptible electrical equipment is protected by appropriate anti-surge devices. A warranty excludes liability for mental, physical or sexual abuse.

Please ensure that the correct policyholder name is shown. The policyholder must be a person or persons, or a company. It is not acceptable to insert a trading name as the policyholder.

### **Material Damage Cover**

Risks are assigned to area ratings by postcode. Postcodes are established from the Postcode spreadsheet (or automatically using the rating website)

Any section or sections may be chosen, but Business Interruption is not available if neither Contents nor Buildings are chosen.

**These rates include IPT.**

### **Refer Risks**

- Material Damage sums insured above those shown in the rating table
- Risks where computer equipment forms more than half of the contents sum insured

### **Permanently Occupied Premises**

Where premises in area 5 are occupied 24 hours a day, the Redcare alarm requirement can be waived and normal premiums applied.

The policy must be endorsed with the ~~Per~~Permanent Occupation Condition+.

### **Survey**

Note that risks attracting premiums in excess of £1,000 may be subjected to survey. This is more likely where there is a significant Material Damage premium within the total, or where the total exceeds £2,000. Harvington will advise of any surveys required.

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<b>MATERIAL DAMAGE</b>							
		<b>Premiums by area</b>					
<b>Cover</b>	<b>Limit of Indemnity</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>Buildings</b>	£15,000	£28	£28	£28	£30	£33	-
	£25,000	£47	£47	£47	£50	£56	-
	£50,000	£96	£96	£96	£101	£111	-
	£75,000	£143	£143	£143	£151	£167	-
	£100,000	£191	£191	£191	£202	£223	-
	£150,000	£287	£287	£287	£302	£334	-
	£200,000	£382	£382	£382	£403	£445	-
	£250,000	£478	£478	£478	£504	£556	-
	£300,000	£572	£572	£572	£605	£668	-
<b>Contents</b>	£5,000	£36	£36	£56	£56	£88	-
	£10,000	£73	£73	£111	£111	£176	-
	£20,000	£146	£146	£223	£223	£352	-
	£30,000	£219	£219	£334	£334	£528	-
	£50,000	£365	£365	£556	£556	£880	-
	£75,000	£548	£548	£835	£835	£1,319	-
<b>Money</b>	£1,500	£81	£91	£96	£106	£126	-
	£3,000	£121	£136	£141	£162	£192	-
<b>Business Interruption (ICOW)</b>	£5,000	£12	£12	£12	£12	£12	-
	£10,000	£23	£23	£23	£23	£23	-
	£20,000	£46	£46	£46	£46	£46	-
	£30,000	£70	£70	£70	£70	£70	-
<b>Business Interruption (Gross Profit)</b>	£25,000	£25	£25	£25	£25	£25	-
	£50,000	£50	£50	£50	£50	£50	-
	£75,000	£76	£76	£76	£76	£76	-
	£100,000	£100	£100	£100	£100	£100	-
	£150,000	£149	£149	£149	£149	£149	-
	£200,000	£200	£200	£200	£200	£200	-

**Minimum Policy Premium £200**

Policy fees are charged at £20 (new business/renewal) and £10 (adjustment)

## **Liability Cover**

This section is rated on the number of vehicles operated (not owned) by the business. Either section may be chosen in isolation, if required.

**The product is designed to cover office-based personnel, together with the non-RTA liabilities of the drivers. It is NOT intended to cover vehicle maintenance or similar activities, and these aspects of the risk must separately insured using the rates below.**

### **Vehicle Types**

The rates are designed to cover private cars and MPVs. It is accepted that an incidental number of minibuses (defined as vehicles with 10-15 seats including the driver) will be included, and if these form no more than 10% of the vehicle numbers, there is no impact on rating.

If minibuses form 11%-25% of the total vehicle numbers, the overall liability premiums are loaded by 15%.

If minibuses form 26%-50% of the total vehicle numbers, the overall liability premiums are loaded by 50%.

A fleet consisting of over 50% minibuses is unacceptable.

Fleets including 16 seat minibuses must be referred.

Coaches are covered only as accommodation risks. They are defined as any vehicle with more than 16 seats including the driver, and count as 5 normal vehicles for rating purposes.

Coaches must never form more than 5% of the fleet and no more than 2 can be included. A coach cannot be covered if the fleet is less than 20 vehicles.

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### Premises Only Risks

Where cover is required for premises risks only, the PL and EL premiums may be calculated at the rate applicable to one vehicle, but with a 20% discount. However the £200 minimum policy premium still applies-therefore the rates are as follows:

LIABILITY-PREMISES RISKS ONLY	
£2 million PL only	£202
£2 million PL and EL	£254
£5 million PL only	£211
£5 million PL and EL	£331
£10 million PL only	£321
£10 million PL and EL	£441

These rates may also be used where cover is in force across more than one business address, by applying the following loadings:

LIABILITY-PREMISES RISKS ONLY-MULTIPLE PREMISES	
Number of Premises	Premium Loading
1	Nil
2-5	10%
6-10	15%
11 or more	Refer

### Minimum Policy Premium £200

Policy fees are charged at £20 (new business/renewal) and £10 (adjustment)

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## Risks Including Work Away

LIABILITY				
Number of Vehicles	PL		Employers Liability	
	£2 million	£5 million	£10 million	
1	£168	£262	£401	£150
2	£168	£262	£401	£150
3	£168	£262	£401	£150
4	£168	£262	£401	£150
5	£168	£262	£401	£150
6	£168	£262	£401	£150
7	£168	£262	£401	£150
8	£191	£287	£430	£200
9	£191	£287	£430	£200
10	£191	£287	£430	£200
11	£239	£334	£525	£300
12	£239	£334	£525	£300
13	£239	£334	£525	£300
14	£239	£334	£525	£300
15	£239	£334	£525	£300
16	£334	£430	£668	£500
17	£334	£430	£668	£500
18	£334	£430	£668	£500
19	£334	£430	£668	£500
20	£334	£430	£668	£500
21	£382	£478	£763	£600
22	£382	£478	£763	£600
23	£382	£478	£763	£600
24	£382	£478	£763	£600
25	£382	£478	£763	£600
26	£478	£621	£954	£750
27	£478	£621	£954	£750
28	£478	£621	£954	£750
29	£478	£621	£954	£750
30	£478	£621	£954	£750
31-50	£668	£716	£1,145	£850
51-100	£768	£836	£1,317	£977
101-150	£886	£963	£1,517	£1,114
151+	£1,018	£1,090	£1,744	£1,290

These rates include IPT.

### Minimum Policy Premium £200

Policy fees are charged at £20 (new business/renewal) and £10 (adjustment)

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### Vehicle Maintenance and Repair

Personnel employed by taxi offices to repair and maintain their vehicle fleet may be insured on our Business First contract **if the rest of the liability risk is insured using the Selector contract**. Note these rates do not appear on the online Selector quote engine and must be individually confirmed by Harvington.

LIABILITY FOR MECHANICS- PER CAPITA BASIS				
	PL £2 million	PL £5 million	PL £10 million	EL £10 million
All vehicles 9 seats or below	£202	£303	Decline	£101
Up to 10% of vehicles with 10-15 seats	£252	£404	Decline	£101
11%-25% of vehicles with 10-15 seats	£315	£505	Decline	£126
26%-50% of vehicles with 10-15 seats	£379	£606	Decline	£151
Over 50% of vehicles with 10-15 seats	Decline	Decline	Decline	Decline
Any vehicles with over 15 seats	Refer	Refer	Decline	Refer
SERVICE INDEMNITY (Defective Workmanship)				
Add to all policies	£202	£303	Decline	

### Cancellations

If policies are cancelled mid term, a return premium is given subject to no claims and to a **minimum retention of £27.00**:

Date of notification of Cancellation	% of Premium plus tax returned
Within 1 month of commencement	80%
Within 2 months of commencement	70%
Within 3 months of commencement	60%
Within 4 months of commencement	50%
Within 5 months of commencement	40%
Within 6 months of commencement	30%
Within 7 months of commencement	20%
Within 8 months of commencement	10%
After 8 or more months	0%