

## SELECTOR SCHEME RATING EFFECTIVE 1<sup>st</sup> November 2009

### **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.

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 ~~%~~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	55	-
	£50,000	95	95	95	100	110	-
	£75,000	142	142	142	150	165	-
	£100,000	189	189	189	200	221	-
	£150,000	284	284	284	299	331	-
	£200,000	378	378	378	399	441	-
	£300,000	473	473	473	499	551	-
<b>Contents</b>	£5,000	36	36	55	55	87	-
	£10,000	72	72	110	110	174	-
	£20,000	145	145	221	221	349	-
	£30,000	217	217	331	331	523	-
	£50,000	362	362	551	551	872	-
	£75,000	543	543	827	827	1307	-
<b>Money</b>	£1,500	80	90	95	105	125	-
	£3,000	120	135	140	160	190	-
<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	69	69	69	69	69	-
<b>Business Interruption (Gross Profit)</b>	£25,000	25	25	25	25	25	-
	£50,000	50	50	50	50	50	-
	£75,000	75	75	75	75	75	-
	£100,000	99	99	99	99	99	-
	£150,000	148	148	148	148	148	-
	£200,000	198	198	198	198	198	-

## **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	£200
£2 million PL and EL	£252
£5 million PL only	£209
£5 million PL and EL	£328
£10 million PL only	£318
£10 million PL and EL	£437

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

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**Risks Including Work Away**

LIABILITY				
Number of Vehicles	PL		Employers Liability	
	£2 million	£5 million	£10 million	
1	£166	£260	£397	£149
2	£166	£260	£397	£149
3	£166	£260	£397	£149
4	£166	£260	£397	£149
5	£166	£260	£397	£149
6	£166	£260	£397	£149
7	£166	£260	£397	£149
8	£189	£284	£426	£198
9	£189	£284	£426	£198
10	£189	£284	£426	£198
11	£237	£331	£520	£297
12	£237	£331	£520	£297
13	£237	£331	£520	£297
14	£237	£331	£520	£297
15	£237	£331	£520	£297
16	£331	£426	£662	£495
17	£331	£426	£662	£495
18	£331	£426	£662	£495
19	£331	£426	£662	£495
20	£331	£426	£662	£495
21	£378	£473	£756	£594
22	£378	£473	£756	£594
23	£378	£473	£756	£594
24	£378	£473	£756	£594
25	£378	£473	£756	£594
26	£473	£615	£945	£743
27	£473	£615	£945	£743
28	£473	£615	£945	£743
29	£473	£615	£945	£743
30	£473	£615	£945	£743
31-50	£662	£709	£1134	£842
51-100	£761	£828	£1305	£968
101-150	£878	£954	£1503	£1103
151+	£1008	£1080	£1728	£1278

These rates include IPT.

**Minimum Policy Premium £200**

Policy fees are charged at £15 (new business/renewal) and £5 (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	£200	£300	Decline	£100
Up to 10% of vehicles with 10-15 seats	£250	£400	Decline	£100
11%-25% of vehicles with 10-15 seats	£312	£500	Decline	£125
26%-50% of vehicles with 10-15 seats	£375	£600	Decline	£150
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	£200	£300	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%