

## SELECTOR TAXI OFFICE POLICY

### keyfacts

This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own policy document, policy schedule and any endorsements that apply for full details of your cover.

This insurance is administered and underwritten by Harvington Underwriting Ltd on behalf of Groupama Insurance Company Limited Registered Number 995253 Registered Office Groupama House 24-26 Minories London EC3N1DE

**Type of Insurance:** Package policy providing cover, where you have opted for it, for any of Public and Employers Liability, Material Damage and Business Interruption Insurance.

**Period of Cover:** The Policy will last for one year and may be renewable on an annual basis.

Significant features and benefits	Significant exclusions or limitations	Section of Policy that contains further detail
Buildings Section (optional) Accidental damage cover with option to include subsidence available for buildings, outbuildings, office front and loss of rent. Property Owners Liability. Architects fees, debris removal costs (£10,000). Underground services (£10,000)	Excess . normally £250 and subsidence (if insured) £2,500. Fences or gates caused by storm or flood. Wear and tear. Terrorism.	See pages 12,16 and 44-46 of your Policy Document and your Policy Schedule for the sections of the Policy that are operative and for the applicable sums insured.

Harvington Underwriting Limited Harvington House, 9 Abbey Lane Court, Abbey Lane, Evesham WR11 4BY Tel 01386 442722 Fax 01386 421155  
Registered Office: The Retreat Village Street Harvington. WR11 8NQ Registered in England No 343743

Harvington Underwriting Limited is an independent insurance intermediary authorised and regulated by the Financial Services Authority. We place insurances with a number of different underwriters. Selector Taxi Office Insurance is underwritten by Groupama Insurance Company Limited which is authorised and regulated by the Financial Services Authority.

<p>Contents Section (optional)</p> <p>Accidental damage cover for contents and tenants improvements. Fire and perils cover for computers and electronic equipment.</p> <p>Debris removal costs (£10,000)</p> <p>Replacement of locks (£1,000)</p> <p>Metered water (£2,500)</p> <p>Underground services (£10,000)</p> <p>Portable equipment anywhere in UK up to £1000 with option to extend to Worldwide and increase limit.</p> <p>External signs and nameplates (£500)</p> <p>Loss of Money in transit, during business hours and out of business hours (£350) and at employees home (£500).</p> <p>Robbery Assault benefits (£5,000 capital sums and £50 per week for total disablement.</p>	<p>Excess . normally £250.</p> <p>Theft not involving forcible and violent entry or exit.</p> <p>Theft, fraud or dishonesty of staff for loss of money.</p> <p>Breakdown</p> <p>Accidental damage to computers</p> <p>Damage to computer equipment and any consequential losses from hacking or viruses.</p> <p>Wear and tear.</p> <p>Terrorism.</p> <p>Minimum security devices must be installed as follows-</p> <p>Final exit doors must be secured by 5 lever mortise deadlock and 7 inch box striking plate.</p> <p>Opening accessible windows must be secured with key operated window locks.</p> <p>Louvres in accessible windows must be permanently fixed.</p> <p>No cover is in force in respect of damage by lightning strike unless all electrical and electronic equipment is protected against transient overvoltage by appropriate anti-surge devices</p> <p>If an intruder alarm has been specified it must be installed and maintained by NACOSS or SSAIB approved company and signalling by ABC, Dual Com, Direct line RedCare with police response at Level 1.</p> <p>Loss from coin operated machines.</p> <p>Loss from unattended vehicles.</p> <p>Loss by forgery or deception.</p>	<p>See pages 17, 25 and 44-46 of your Policy Document and your Policy Schedule for the sections of the Policy that are operative and for the applicable sums insured.</p> <p>See pages 22 and 23 of your Policy Document and your Policy Schedule for the sections of the Policy that are operative and for the applicable limits of liability.</p>
--	---	---

Harvington Underwriting Limited Harvington House, 9 Abbey Lane Court, Abbey Lane, Evesham WR11 4BY Tel 01386 442722 Fax 01386 421155  
Registered Office: The Retreat Village Street Harvington. WR11 8NQ Registered in England No 343743

Harvington Underwriting Limited is an independent insurance intermediary authorised and regulated by the Financial Services Authority. We place insurances with a number of different underwriters. Selector Taxi Office Insurance is underwritten by Groupama Insurance Company Limited which is authorised and regulated by the Financial Services Authority.

<p>Legal Liability (optional)  Employers Liability limit £10m  Public Liability limit £2m, £5m or £10m  Includes optional extension to indemnify licencing authority  Includes legal costs and expenses  Court attendance compensation  Defective Premises Act 1972  Health &amp; Safety at Work etc Act 1974  Contingent motor liability</p>	<p>Professional advice and treatment.  Products liability.  Pollution or contamination unless from a sudden and accidental occurrence.  Ownership or use of vehicles where compulsory insurance is required under Road Traffic Act legislation.  No cover shall apply under this insurance in respect of any loss damage or liability arising from or caused by the activities of tour operation holiday trips or excursions day trips or coach tours.</p>	<p>See pages 26-30 and 44-46 of your Policy Document and your Policy Schedule for the sections of the Policy that are operative and for the applicable limits of liability.</p>
<p>Business Interruption Section (optional)  Cover follows that for Buildings and /or Contents Sections providing cover for loss of Gross Income following insured damage</p> <p>Includes prevention of access (£25,000)  Defective sanitation, poisoning (£25,000)  Failure of Public Utilities (£25,000)</p>		

**Cancellation Rights**

The policy may be cancelled:

- a) by you giving written instruction to us at any stage of the duration of the contract
- b) by us:
  - i) sending 14 days written notice in the event of non payment of any monthly premium
  - ii) sending 14 days written notice in all other circumstances by recorded delivery to your last known address

You will be entitled to the return of a part of the premium if no claims have been intimated under the Policy, based on the following scale, subject to a minimum of £25 plus Insurance Premium Tax being retained by us:

**Date of notification of Cancellation Percentage of the current Premium plus tax returned**

Within 1 month of commencement of the Period of Insurance	80%
Within 2 months of commencement of the Period of Insurance	70%
Within 3 months of commencement of the Period of Insurance	60%
Within 4 months of commencement of the Period of Insurance	50%
Within 5 months of commencement of the Period of Insurance	40%
Within 6 months of commencement of the Period of Insurance	30%
Within 7 months of commencement of the Period of Insurance	20%
Within 8 months of commencement of the Period of Insurance	10%
<b>After 8 or more months of commencement of the Period of Insurance</b>	<b>0%</b>

Harvington Underwriting Limited Harvington House, 9 Abbey Lane Court, Abbey Lane, Evesham WR11 4BY Tel 01386 442722 Fax 01386 421155  
Registered Office: The Retreat Village Street Harvington. WR11 8NQ Registered in England No 343743

Harvington Underwriting Limited is an independent insurance intermediary authorised and regulated by the Financial Services Authority. We place insurances with a number of different underwriters. Selector Taxi Office Insurance is underwritten by Groupama Insurance Company Limited which is authorised and regulated by the Financial Services Authority.

### **If things go wrong**

Whilst we will make every effort to maintain the highest standards we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. In these circumstances firstly contact the intermediary or organization that sold you this insurance. If they are unable to resolve matters please write to the Underwriting Manager at:

Harvington Underwriting Ltd, Harvington House, 9 Abbey Lane Court, Abbey Lane, Evesham WR11 4B

If you still feel that we have been unable to resolve the matter to your satisfaction then please write to the Chairman and Chief Executive at

Groupama Insurances, Groupama House, 24-26 Minories, London EC3N 1DE

Tel No 0870 850 8510  
Fax No 020 7264 2860

### **Financial Ombudsman Service**

If you are still unhappy following receipt of a final response you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. The address is

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Tel No 0845 080 1800 Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet or obligations. Full details are available from the FSCS.

### **Making a Claim**

Please call your broker should you need to make a claim. You must not settle, reject, negotiate or agree to pay any claim without our written permission.

Harvington Underwriting Limited Harvington House, 9 Abbey Lane Court, Abbey Lane, Evesham WR11 4BY Tel 01386 442722 Fax 01386 421155  
Registered Office: The Retreat Village Street Harvington. WR11 8NQ Registered in England No 343743

Harvington Underwriting Limited is an independent insurance intermediary authorised and regulated by the Financial Services Authority. We place insurances with a number of different underwriters. Selector Taxi Office Insurance is underwritten by Groupama Insurance Company Limited which is authorised and regulated by the Financial Services Authority.

## **Data Protection**

For Data Protection Act purposes, we and Groupama Insurance Company Limited will hold and process your personal data for insurance administration. For this purpose, the information may also be passed to selected third parties and reinsurers. You consent to our processing sensitive data about you and other persons who may be insured under the contract. You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data.

Groupama Insurance Company Limited operates procedures to reduce fraudulent claims. In dealing with your application for insurance they make enquiries of credit reference agencies and other insurers who may note that an enquiry has been made about you.

Telephone calls may be recorded.

Harvington Underwriting Limited Harvington House, 9 Abbey Lane Court, Abbey Lane, Evesham WR11 4BY Tel 01386 442722 Fax 01386 421155

Registered Office: The Retreat Village Street Harvington. WR11 8NQ Registered in England No 343743

Harvington Underwriting Limited is an independent insurance intermediary authorised and regulated by the Financial Services Authority. We place insurances with a number of different underwriters. Selector Taxi Office Insurance is underwritten by Groupama Insurance Company Limited which is authorised and regulated by the Financial Services Authority.