

## **Policy Summary**

### **Taxi Drivers (non motor) Public Liability Insurance**

**The information provided in this Policy Summary is key information you should read.**

**This Policy Summary does not contain the full terms and conditions of your Insurance Policy. The full terms and conditions can be found in the policy document.**

**The Insurers whose identity is stated in the Endorsement entitled Identity of Insurers and whose proportionate liability will be detailed on request.**

**The policy period is detailed in your schedule.**

#### **Significant Features and Benefits**

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances. Many of these terms may however be extended, curtailed or removed in individual cases, depending on the nature of the risks being insured and those covers requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate.

#### **Significant Features and Benefits of Cover**

- Accidental Injury to any person
- Accidental loss of or Damage to Property happening anywhere in the world during the Period of Insurance and arising out of the Business.

#### **Significant and Unusual Exclusions**

Insurers will not pay for liability arising from :-

- circumstances where any road traffic legislation requires compulsory insurance or security and an indemnity is afforded to the Insured by any such insurance or security
- goods in the custody or control of the Insured.

#### **Limits of Indemnity**

Insurers will not pay more than sum specified in the Schedule as the Limit of Indemnity.

The limit of indemnity applies in respect of any one occurrence or series of occurrences arising out of one originating cause. The Public Liability limit in respect of Pollution applies to all occurrences during the

Period of Insurance. Unless stated otherwise, your own defence costs, incurred with our consent, will be covered in addition to these limits.

#### **Legal Jurisdiction**

The Insurers will indemnify the Insured against their legal liability to pay damages (including claimants' costs, fees and expenses) in accordance with the law of the United Kingdom.

#### **Excess**

As stated on the schedule of insurance

#### **Claims Procedure**

In the first instance claims should be notified to J&M Insurance Services (UK) Ltd

#### **Complaints procedure**

Our aim is always to provide our customers with a high standard of service; however we are aware that, occasionally, it is possible that we may fail to meet your expectations. If you have a complaint please notify us immediately. If you are insured with us via a broker or agent your first point of contact should be your broker or agent who will take up your complaint on your behalf with us. If you are insured directly with us you should contact us providing your client reference, name and contact details and full details of the complaint, either in writing to:

The Compliance Officer, J&M Insurance Services (UK) Ltd, Field House, Station Approach, Harlow, CM20 2FB

Or via email to [complaints@jmi.co.uk](mailto:complaints@jmi.co.uk)

We will, where possible, endeavour to resolve the matter by close of business the next working day.

If this is not possible we will acknowledge your complaint promptly in writing within 5 working days to reassure you that we will be dealing with the issue as a priority, giving you the details of who will be handling the matter in our office. In the case of a verbal complaint, this will include a statement of our understanding of the nature of the complaint and a request for you to confirm this in writing.

We will aim to make a final response to you as soon as is practicable, and keep you reasonably informed as to progress. We anticipate that we will be able to provide a substantive response to most complaints within eight weeks.

By the end of eight weeks from receipt of your complaint, we will issue you with our final response in writing. If you are dissatisfied with our response, you will have a period of six months in which you can refer the matter to the Financial Ombudsman Service (FOS), whose details are shown below.

When we provide our final response, we will ensure that we have taken into consideration any financial losses or material inconvenience you may have suffered. If we do not feel that your complaint is justified, we will advise you of the reasons for our decision and we will also advise how you may pursue the complaint if you remain dissatisfied.

If you remain unhappy with the final decision made by Your Insurer, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints.

The FOS can be contacted at the below address:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
Telephone: 0800 0234567 (for landline users)  
Telephone: 0300 1239123 (for mobile users)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You have six months from the date of the final response from Your Insurer to refer Your complaint(s) to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

**Financial Services Compensation Scheme (FSCS)**

Argo Direct Limited and Covea Insurance plc are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.