

# Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.



## Product: Guaranteed Taxi Hire

Full Terms and Conditions of the policy can be found in the policy booklet on our website [www.haven.gi](http://www.haven.gi), these documents should be read in conjunction with your policy schedule and endorsements.

This is a summary of what you can expect from your Guaranteed Taxi Hire Policy underwritten by Haven Insurance.

### What is this type of Insurance?

This is a commercial contract providing an insurance policy for a replacement hire vehicle following an insured event occurring under your motor insurance policy during the period of insurance.



#### What is insured?

- ✓ A replacement hire vehicle following loss of or damage to your insured vehicle caused by accidental or malicious damage, fire, lightning, explosion, theft or attempted theft.
- ✓ Where we are unable to provide a replacement hire vehicle we may reimburse transportation costs up to the limit of indemnity as specified in your policy schedule.



#### What is not insured?

- ✗ The cost of any hire charge prior to a claim being reported to, and accepted by, us.
- ✗ Any additional charges from the replacement hire vehicle company other than the cost of the replacement hire vehicle for the duration specified in your schedule.
- ✗ The cost of any motor insurance excess following a claim involving the replacement hire vehicle.
- ✗ Any charges imposed by the replacement hire vehicle company for additional drivers.
- ✗ Any charges incurred before our approval, or any charges which exceed our approval.
- ✗ Any claim made which is not for an insured event involving the insured vehicle, regardless of whether it has been accepted by, and is being dealt with by, the motor insurer.
- ✗ Any claim where your motor insurer subsequently refuses to indemnify you for the loss.
- ✗ Any replacement hire vehicle charges incurred after the hire period has expired.
- ✗ Any claim where the total value of the insured event falls within your motor insurance policy excess.
- ✗ Any direct or indirect consequence of war, invasion, terrorism, irradiation or contamination.



#### Are there any restrictions on cover?

- ! The insured event must occur within the territorial limits.
- ! The insured event must be being dealt with by the insurer of the your annual motor policy.
- ! The replacement hire vehicle cannot be used outside of the territorial limits.
- ! No replacement hire vehicle will be provided by us where you are entitled to any other hire or courtesy vehicle under any other insurance policy or offered by any other party.
- ! No more than 2 claims can be made under this policy during the period of insurance.



## Where am I covered?

- ✓ You are covered for use of the replacement hire vehicle within The United Kingdom, Channel Islands and the Isle of Man.



## What are my obligations?

### Before cover starts

- Disclose all facts accurately and in full.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.

### During the policy

- Let us know if you make any changes that may affect the policy. This may include your name or your address.

### In the event of a claim

- Report any claim to us or incident under your motor insurance policy which may give rise to a claim as soon as possible.
- Review and comply with the replacement hire vehicle company's terms and conditions.
- The insured person must produce their full current driving licence and personal identification when the replacement hire vehicle is being delivered to them.
- Ensure that the replacement hire vehicle is covered by comprehensive cover for the hire period by a valid motor insurance policy that meets the minimum level of criteria as set by the replacement hire vehicle company.



## When and how do I pay?

The premium can be paid in full by cash, credit or debit card as a one off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit.



## When does my policy start and end?

Please refer to your most recent policy certificate for the policy start and end date.



## How do I cancel the contract?

You can cancel the policy at any time by contacting your insurance broker.

If no claims have been made on the policy and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover.

If a claim has been made, we will retain what you have paid so far, and the remainder of the full annual premium will be due.