

# TAXI CLUB PLUS

## At a Glance



### WHY CHOOSE TAXI CLUB PLUS?

Having an accident or a vehicle stolen can be stressful enough without the inconvenience of being off the road whilst it's being repaired or replaced and on top of that worrying how you will pay your insurance excess.

Our Taxi Club Plus Combined Motor Legal Expenses Insurance is focused on delivering a first class claims service combined with a guaranteed private hire vehicle or City of London Public Hire Hackney for up to 28 days following a fault accident, fire, theft, attempted theft, theft of parts, or malicious damage to your vehicle during the period of cover .

We offer a 24-7 accident reporting line and our claims handlers are focused on providing the most appropriate solution for your needs. They will work with you to ensure claims are handled as efficiently as possible.

The policy includes motor legal expenses with a £100,000 limit of indemnity per claim and provides recovery of your uninsured losses arising from a non-fault accident.

These include:-

- Replacement Vehicle Costs
- Loss of Use
- Damage to Personal Effects
- Policy Excess
- Vehicle Repair Costs
- Personal Injury Compensation (Including small claims)
- Loss of Earnings
- Out of Pocket Expenses

### HELPLINES AND ADDITIONAL SERVICES

- 24 Hour Helpline
- Motor Consumer Disputes
- Unenforceable Parking Fines
- Uninsured Driver Motor Insurers Bureau Recovery
- Managed Repairs
- Pothole Damage
- Vehicle Identity Theft
- Motoring Criminal Prosecution Defence
- Illegal Clamping and Towing
- Motor Insurance Database Disputes
- PTSD Helpline

In addition, any excess payable to your motor insurer will be reimbursed to you following settlement of your main motor insurance claim\* and Taxi Breakdown Insurance is also included.

Just one call to our 24-hour breakdown helpline is all it takes to get you moving again. An operator will immediately be dispatched and wherever possible a roadside repair will be carried out. If it is not possible to repair the vehicle you will be recovered to the nearest suitable repairer, your onward destination or home address, whichever is nearer.

Taxi Breakdown includes the following features:-

- Up to 6 callouts per year
- Flat battery
- Keys locked within the vehicle
- Emergency overnight accommodation
- Mechanical or electrical breakdown
- Accidental damage to tyres
- Message service
- Alternative travel vehicle at the time of the breakdown
- Misfuel or lack of fuel
- Loss of or breakage of keys
- Recovery of trailer attached to the insured
- Homestart (up to 23 feet in length)

\*Excludes windscreen/glass excess. Maximum amount payable £500 per policy period.

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