

# Private Hire/Taxi Replacement Vehicle Insurance

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## Insurance Product Information Document

Company: Coplus

Product: Private Hire/Taxi Replacement Vehicle Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Private Hire/Taxi Replacement Vehicle insurance policy provides cover for you and any other person covered under your motor insurance policy for a replacement vehicle for a hire period of up to 7 days in the event that your own vehicle is, as the result of an accident, fire, attempted theft or an act of malicious damage:

- i. beyond economical repair, deemed legally unroadworthy; or
- ii. the theft of the insured vehicle where it remains unrecovered.



### What is insured?

- ✓ The policy covers hire costs for a hire period of up to 7 days.
- ✓ The replacement vehicle provided will be an equivalent engine capacity to the insured vehicle, up to a maximum class NT4 or T8 vehicle, dependent on use, (for example, Ford Mondeo 1.8 or 2.0 litre or equivalent)
- ✓ In the event that the hire firms terms and condition cannot be met a cash benefit of up to £250 per insured event may be payable at the insurer's discretion.



### What is not insured?

- ✗ A replacement vehicle is not available in certain Taxi Licencing Authority areas or Private Hire areas. Please refer to the appendix below for the areas affected.
- ✗ Theft, attempted theft, malicious damage and/or vandalism to your vehicle that has not been reported to the police and a valid crime reference number obtained;
- ✗ More than two claims in any one period of insurance;
- ✗ Claims where the damage to your vehicle occurred after the person driving under your motor insurance policy had allegedly consumed alcohol or illegal drugs;
- ✗ a replacement vehicle when at the time of the insured event your vehicle was:
  - i. not roadworthy;
  - ii. not covered by a current MOT certificate (if required at the time);
  - iii. being used without insurance being in place in accordance with the Road Traffic Act 1988;
  - iv. being driven by any person who did not possess a valid, current driving licence.



### Are there any restrictions on cover?

- ! Claims must be reported within 2 working days of the insured event.
- ! You and any other drivers must abide by the hire firms terms and conditions of hire at all times during the hire period, which will be made available to you before you accept the replacement vehicle.

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**!** The period of hire will end on the 7th day of hire or when your vehicle has been repaired or recovered. If the vehicle is beyond economical repair, the date you receive a payment from your motor insurers in respect of the value of the vehicle.



## Where am I covered?

Covered is provided within England, Wales, Mainland Scotland, Northern Ireland, Jersey, Guernsey and the Isle of Man.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please contact your insurance broker within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

# In Vehicle Gadget Insurance

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## Insurance Product Information Document

Company: Coplus

Product: In Vehicle Gadget

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This In Vehicle Gadget insurance policy provides cover for the policyholder in respect of repairs to or replacement of their in-vehicle electronic equipment up to a maximum value of £500 in any one period of insurance as noted below.

#### What is insured?

- ✓ the cost of repairing in-vehicle electronic equipment as a result of accidental damage. If it is not possible to economically repair the equipment, a replacement item will be provided by the insurer at their discretion;
- ✓ the cost of a replacement item if in-vehicle electronic equipment is stolen.

#### What is not insured?

- ✗ an excess of £25 applies in respect of all claims;
- ✗ more than 2 claims in any one period of insurance;
- ✗ deliberate damage to electronic equipment;
- ✗ routine inspection, maintenance, servicing or cleaning;
- ✗ theft occurring when the electronic equipment has not been concealed in a locked boot, locked glove compartment or other locked internal compartment and the vehicle secured;
- ✗ manufacturer's defect or product recall;
- ✗ loss of or damage to data, downloaded material or software contained in or stored in electronic equipment.

#### Are there any restrictions on cover?

- ! Claims made within 14 days of the first inception date of the policy or within 14 days of the date of change to or addition of new equipment to the policy are excluded;
- ! If parts of your electronic equipment have been damaged or stolen the insured will not pay for any undamaged parts;

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- ! Theft of electronic equipment must be reported to both the police and any airtime provider within 24 hours of the theft, the handset blacklisted and a crime reference number issued;
- ! The policy excess must be paid prior to any claim being approved.



## Where am I covered?

You are covered in respect of theft or accidental damage to in-vehicle electronic equipment occurring within the United Kingdom, Isle of Man and the Channel Islands plus up to 90 days worldwide in any one period of insurance.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

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# Taxi Personal Injury & Accidental Death Insurance

## Insurance Product Information Document

Company: Coplus

Product: Taxi Personal Injury and Accidental Death insurance policy

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Taxi Personal Injury and Accidental Death insurance policy covers the policyholder, any other person entitled to drive the vehicle under your motor insurance policy and any passengers of the vehicle in the event of their death or accidental bodily injury sustained during a motor accident occurring during the period of insurance.

### What is insured?

The insurer will pay you or your executors or administrators the amount(s) specified below:-

- ✓ £15,000 Accidental Death
- ✓ £10,000 Permanent Total Loss of Sight in one or both eyes
- ✓ £10,000 Permanent Loss of Limbs
- ✓ £10,000 Permanent Loss of Hearing in both ears
- ✓ £5,000 Permanent Loss of Hearing in one ear
- ✓ £15,000 Permanent Total Disablement
- ✓ £5,000 Loss of Limb below the wrist or ankle
- ✓ £10,000 Loss of Speech
- ✓ £100 per week for Temporary Total Disablement up to a maximum 12 weeks
- ✓ £5,000 Spinal damage
- ✓ Hospitalisation £100 per day up to a maximum of 30 days
- ✓ Up to £250 cover for fares taken during an aggravated assault
- ✓ Up to £250 for emergency dental treatment for your natural teeth
- ✓ Up to £500 for Stress Counselling

### What is not insured?

- ✗ claims in respect of any pre-existing physical or mental conditions or disabilities suffered from prior to the accident;
- ✗ claims occurring in respect of persons aged over 81 years of age at the start date of the policy;
- ✗ an excess of £25 applies in respect of any claim under the Additional Benefits section for Stolen Fare.
- ✗ the first £25 of any claim under the Additional Benefit section in respect of Emergency Dental Expenses;
- ✗ more than one claim for each insured event as a result of the same accident;
- ✗ claims arising from or associated with a criminal act committed by an insured person or the insured person being under the influence of alcohol or drugs;
- ✗ claims occurring as a result of suicide, attempted suicide or intentional self-injury or deliberate exposure to exceptional danger except in an attempt to save a human life;
- ✗ claims arising from as a result of the use of the insured vehicle for racing, competition, trials, track days, speed testing or for any purpose in connection with the motor trade, haulage or courier services, minibus or professional driving instruction;
- ✗ claims arising from or associated with provoked assault or fighting (except in bona fide self-defence);
- ✗ claims involving any matrimonial or family dispute.

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## Are there any restrictions on cover?

- ! The benefit payable in respect of accidental death is limited to £5,000 for persons aged under 16;
- ! The accidental death benefit will be payable to the claimant's executors or administrators in the event of their death;
- ! The maximum accumulation limit for any one accident is £120,000 and the maximum claim per insured person is £15,000;
- ! Claims in respect of Emergency Dental Expenses must be made within 7 days of the date of the accident;
- ! In the unfortunate event of the death of an insured person, we may request for a post-mortem examination to be carried out at our expense.



## Where am I covered?

You are covered in respect of accidental death or personal injury arising from motor accidents occurring within England, Scotland, Wales and Northern Ireland, the Isle of Man and the Channel Islands including up to 21 days in Europe.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.