

IMPORTANT INFORMATION FOR CUSTOMERS

TAXI POLICY

<p>This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording.</p>																													
INSURANCE COMPANY	Zenith Insurance plc																												
CLAIMS ADDRESS	GHL Insurance Services UK Limited Chester House Harlands Road Haywards Heath West Sussex RH16 1LR																												
CLAIMS HELPLINE NUMBER	24 Hour Claims Helpline Number 0845 600 5330																												
<p>COMPLAINTS PROCESS</p> <p>At Zenith we are dedicated to providing you with the high standards of service you have the right to expect. If we fall below this standard or you are unhappy with any aspect of our service, please follow the steps below to ensure your complaint is dealt with as quickly as possible.</p> <p>Please write to: General Manager Service Operations GHL Insurance Services UK Limited Chester House Harlands Road Haywards Heath West Sussex RH16 1LR</p> <p>Step 2: If you remain unhappy with the decision, you may refer your complaint to: The Chief Executive Zenith Insurance plc 846-848 Europort Gibraltar Fax: 00 350 200 46388</p> <p>Your policy is administered by GHL Insurance Services UK Limited on behalf of Zenith Insurance plc, who is licensed in Gibraltar.</p> <p>Step 3: If the Chief Executive Officer of Zenith Insurance plc is unable to resolve the complaint to your satisfaction, you should then contact: The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR</p>																													
DURATION OF CONTRACT	12, 6 or 3 months – refer to certificate/schedule for dates applicable 12 months																												
<p>FINANCIAL SERVICES COMPENSATION SCHEME In the event that Zenith is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.</p>																													
<p>RIGHT TO CHANGE YOUR MIND The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy. This is subject to certain terms, including a minimum time on risk charge.</p>																													
<p>CANCELLATION You can cancel this policy by giving us seven days notice in writing and returning your certificate of motor insurance. Provided there have been no claims in the current period of insurance we will refund part of the premium using the scale shown:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="padding: 2px;">Length of time you had the insurance *</td> <td style="padding: 2px;">1 mth</td> <td style="padding: 2px;">2 mth</td> <td style="padding: 2px;">3 mth</td> <td style="padding: 2px;">4 mth</td> <td style="padding: 2px;">6mth</td> <td style="padding: 2px;">8 mth</td> <td style="padding: 2px;">8 mth+</td> </tr> <tr> <td style="padding: 2px;">Percentage of premium refunded</td> <td style="padding: 2px;">75%</td> <td style="padding: 2px;">65%</td> <td style="padding: 2px;">50%</td> <td style="padding: 2px;">40%</td> <td style="padding: 2px;">25%</td> <td style="padding: 2px;">10%</td> <td style="padding: 2px;">Nil</td> </tr> </table> <p style="font-size: small; margin-top: 5px;">For 6 month policies the cancellation scale is as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="padding: 2px;">Length of time you had the insurance *</td> <td style="padding: 2px;">1 mth</td> <td style="padding: 2px;">2 mth</td> <td style="padding: 2px;">3 mth</td> <td style="padding: 2px;">4 mth</td> <td style="padding: 2px;">4mth+</td> </tr> <tr> <td style="padding: 2px;">Percentage of premium refunded</td> <td style="padding: 2px;">65%</td> <td style="padding: 2px;">50%</td> <td style="padding: 2px;">35%</td> <td style="padding: 2px;">20%</td> <td style="padding: 2px;">NIL</td> </tr> </table> <p style="font-size: small; margin-top: 5px;">* Not exceeding</p> <p style="font-size: small; margin-top: 5px;">For 3 month policies there is no refund if a policy is cancelled.</p> <p style="margin-top: 10px;">We or our authorised agent may cancel this policy by sending you seven days notice to your last known address. You should then send us your certificate of motor insurance and we will refund a proportion of the premium for the remaining period of insurance.</p>		Length of time you had the insurance *	1 mth	2 mth	3 mth	4 mth	6mth	8 mth	8 mth+	Percentage of premium refunded	75%	65%	50%	40%	25%	10%	Nil	Length of time you had the insurance *	1 mth	2 mth	3 mth	4 mth	4mth+	Percentage of premium refunded	65%	50%	35%	20%	NIL
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TAXI

	COMPREHENSIVE	THIRD PARTY FIRE & THEFT	THIRD PARTY ONLY COVER NOT AVAILABLE
COURTESY CAR	Not applicable	Not applicable	
FOREIGN USE	Included up to 45 days – see section 4 of the policy book for full details	Included up to 45 days – see section 4 of the policy book for full details	
EXCESS	Refer to your schedule for details of the policy excess	Refer to your schedule for details of the policy excess	
WINDSCREEN REPAIR	Call the Zenith Glass line on 0800 917 0900 and your windscreen will be replaced subject to a £60 excess. There is no excess if the windscreen can be repaired rather than replaced. See section 5 of the policy book for full details	Not applicable	
AUDIO	Car audio equipment is covered to a maximum of £300	Car audio equipment is covered to a maximum of £300	
TELEPHONE EQUIPMENT	Not applicable	Not applicable	
DRIVING OTHER CARS	Not applicable	Not applicable	
MEDICAL EXPENSES	Not applicable	Not applicable	
PERSONAL EFFECTS	Not applicable	Not applicable	
SIGNIFICANT EXCLUSIONS OR LIMITATIONS	Loss of or damage to the vehicle caused by a member of the family or household of a permitted driver taking the vehicle without your permission. Loss of or damage to the vehicle if it is not covered by a valid Department of Transport test certificate (MOT), if one is needed by law. Loss of or damage to the vehicle if at any time it is left unattended and the ignition key is in or on the vehicle and/or all doors, windows and other openings have not been closed and locked.		