



## POLICY SUMMARY

# Public & Private Hire

This is a summary of your Policy, giving important information about the cover provided so you can check that it is right for you



# **Arista Insurance Public & Private Hire Policy Summary**

## **Policy Summary**

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document when you receive it.

## **Insurance Provider**

This insurance is provided by Arista Insurance Limited and the cover is underwritten by Equity Red Star unless otherwise specifically noted on the schedule.

## **Key Covers, Features and Exceptions**

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

## **Type of Insurance**

This policy provides cover for your vehicles. The cover provided is Comprehensive, Third Party Fire and Theft or Third Party Only depending on the cover basis selected by you.

## **Policy Term**

The duration of the certificate is 12 months from cover inception date, or as detailed in your policy schedule.

## Public & Private Hire Policy

### Cover, Features and Benefits

	Comprehensive	Third Party Fire and Theft	Third Party Only
Liability to others in respect of death or injury (unlimited)	✓	✓	✓
Liability for damage to other peoples property (limit £5,000,000)	✓	✓	✓
Legal costs: incurred with our written consent in connection with a claim against you	✓	✓	✓
Liability to others whilst towing a trailer or caravan	✓	✓	✓
Loss or damage to your vehicle	✓	Fire and Theft claims only	✗
Glass repair or replacement arranged via our approved supplier (unlimited)	✓	✗	✗
Loss or damage to in-car entertainment, meter and datahead (unlimited for manufacturers own and £1000 limit if not)	✓	Fire and Theft claims only	✗
Personal belongings (limit £250)	✓	✗	✗
Medical Expenses (limit £250)	✓	✗	✗
Foreign travel	✓	✓	✓

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**Significant Exceptions and Limitations** - Please refer to your policy document for full details

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- Loss of use Wear and tear Failures breakdowns or breakages of mechanical electronic or computer equipment
  - Damage to tyres unless caused by an accident
  - Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it will not be covered if it has been left unlocked left with the keys in it left with the windows roof panel or roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it
  - Any legal liability caused directly or indirectly by terrorism or any similar event. This exception does not apply where such liability is required to be covered under the Road Traffic Acts. This exception does not apply to damage to your vehicle
  - Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered under the Road Traffic Acts
  - Anyone who is insured under any other policy
  - Any accident injury loss or damage whilst any vehicle is being used in or on an airport or airfield
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## **Cancellation**

If this cover does not meet with your requirements please return all your documents and Motor Certificate(s) to your insurance agent who arranged the cover within 14 days of receipt. We will return any premium paid in full.

If you wish to terminate the cover at any other time please contact your insurance agent, and any return premium will be as stated in the policy document.

## **How to Make a Claim**

If you need to report or make a claim for **accident, fire, theft or vandalism** contact our helpline which is open 24 hours a day, 365 days a year on **0844 800 9906**. Please have your policy number to hand when calling.

If you need to make a claim for **windscreen** damage contact our windscreen helpline which is open 24 hours a day, 365 days a year on **0844 800 2751**. Please have your policy number to hand when calling.

All claims will be handled by Equity Claims Ltd staff.

If you need additional assistance please contact your insurance agent.

## **How to Complain**

Our goal is to provide excellent customer service to all our customers but we recognise that sometimes things may go wrong. If for any reason you are unhappy with our service we would like to hear from you.

In the first instance please contact your insurance agent or local Arista Insurance office. If you are not satisfied with the way the complaint has been handled please write to:

The Chief Executive,  
Arista Insurance Limited,  
Gallery 10, One Lime Street  
London EC3M 7HA

After this action if you are still not satisfied with the way a complaint has been dealt with you may ask the Policyholder and Market Assistance department at Lloyds to review your case. The address is:

Policyholder and Market Assistance,  
Lloyd's Market Services,  
One Lime Street,  
London EC3M 7HA  
Telephone: 020 7327 5693  
Fax: 020 7327 5225  
Email: [complaints@Lloyds.com](mailto:complaints@Lloyds.com)

The Underwriters are members of the Financial Services Compensation Scheme (FSCS) you may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.



Arista Insurance Limited.  
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[www.arista-insurance.com](http://www.arista-insurance.com)