

# Taxi Club

## At a Glance



## Why Choose Taxi Club?

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 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. In addition, any excess payable to your motor insurer will be reimbursed to you following settlement of your main motor insurance claim.\*

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
- Out of Pocket Expenses
- Policy Excess
- Personal Injury Compensation
- Damage to Personal Effects
- Loss of Earnings
- Vehicle Repair Costs

## 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

## For complete peace of mind upgrade to Taxi Club Plus

In addition to the above benefits you will also receive Taxi Breakdown Insurance. 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
- Alternative travel
- Mechanical or electrical breakdown
- Accidental damage to tyres
- Message service
- Emergency overnight accommodation
- Homestart
- Misfuel or lack of fuel
- Loss of or breakage of keys
- Recovery of trailer attached to the insured vehicle at the time of the breakdown (up to 23 feet in length)

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

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