

# HIRE AND REWARD INSURANCE

A guide to our hire & reward insurance product



# Welcome to our hire and reward insurance product

Our EDI product caters for the needs of the licensed passenger transport trade. The product provides cover for vehicles licensed by either Local Authority or Department of Transport throughout the UK to carry between 4 and 16 passengers.

Cover is available for licensed drivers over the age of 23 with any driver cover available. Special features include, public liability cover, accessories cover for meters and data systems, claims service guarantees and special conditions for excess reduction or waiver.

## Basic product information

- Caters for Local Authority or DoT licensed vehicles carrying 4-16 passengers
- Covers licensed Hire & Reward drivers aged 23+
- Any driver cover available
- UK wide coverage

## Key features

- Claims service guarantees (Comprehensive only)
- Excess waiver (Comprehensive only)
- Excess discount (Comprehensive only)
- Comprehensive cover for vehicles up to £100,000
- Accessories cover for all fixed extras relative to the trade
- Personal effects cover £250 for cash, phones pda's (Comprehensive only)
- £10million public liability included
- Personal accident benefit for drivers involved in accidents
- Plated car hire for all accidents
- Passenger luggage cover up to £1000 per passenger
- New car replacement (Comprehensive only)

## Underwriting features

- Guaranteed NCD available for the life of the policy
- Introductory NCD available for previous driving experience (Subject to criteria)
- Voluntary excess discounts available
- Discounts for non driving proprietors
- Loyalty discounts for renewal customers

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