

Public & Private Hire Insurance

Insurance Product Information Document

Company: KGM Motor

Product: Public & Private Hire Policy



KGM Motor is a brand name for business written by KGM Underwriting Services Limited. KGM Underwriting Services Limited is an appointed representative of Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in our Policy Document. This policy summary does not form part of the Policy Document

What is this type of insurance?

Comprehensive Motor Insurance



What is insured?

- ✓ Loss or damage to your vehicle
- ✓ Third Party damage or bodily injury
- ✓ Audio Equipment
- ✓ Permanently Fitted Sat Nav Equipment
- ✓ Windscreen/Glass Cover
- ✓ Personal Belongings
- ✓ Replacement keys and locks
- ✓ Medical Expenses
- ✓ Personal Accident Cover
- ✓ Legal Defence Costs
- ✓ Permanently fitted Taxi Meter/Two Way
- ✓ Communication Radio Equipment



What is not insured?

- ✗ Any compulsory or voluntary excess on your policy
- ✗ Loss or damage caused by acts of war, riot, earthquake or terrorism



Are there any restrictions on cover?

- ! Full terms and conditions can be found in our Policy Document which is available from your insurance advisor



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Republic of Ireland, the Isle of Man, the Islands of Guernsey, Jersey and Alderney



What are my obligations?

- Tell us as soon as possible about any changes to the information you provided at the time of quotation
- Protect your vehicle from loss or damage
- Ensure your vehicle has a valid MOT test certificate if required to do so by law
- Keep your vehicle in a safe and roadworthy condition



When and how do I pay?

Terms and conditions of payment are agreed with your Insurance Advisor



When does the cover start and end?

From the start date you select for 12 months



How do I cancel the contract?

You may cancel this policy at any time by contacting your Insurance Advisor