

Footman James
Castlegate House
Castlegate Way
Dudley
West Midlands
DY1 4TA

Summary of Wedding Hire Insurance Cover

This document outlines the cover options available and does not contain full terms and conditions of the insurance contract. For full terms and conditions the policy document and schedule of insurance should be read together as one document.

Footman James is a trading name of Advisory Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Advisory Insurance Brokers Limited's FCA regulated number is 313250. You can check this by viewing the FCA website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Any reference to 'we', 'us' and 'our' are to the insurer named on both the Schedule and Certificate of Insurance.

This is your Summary of Wedding Hire Insurance Cover document. Read this, the schedule and Certificate of Insurance carefully and keep them in a safe place.

The policy duration is for 12 months and cover starts from the date agreed with us and shown on your cover note or Certificate of Insurance and Employers Liability Certificate (if applicable).

Unless we have agreed otherwise with you, English law will govern this insurance.

NIG policies are underwritten by U K Insurance Limited, Registered Office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be monitored.

Duty of Fair Presentation

The Policyholder has a duty to make to the Insurer a fair presentation of the risk before the inception of this Policy, an alteration made to this Policy and the renewal of this Policy.

Alterations

You must inform us immediately of any changes to the Business, the Premises or Property which increase the risk. Failure to do so may invalidate your policy or result in a claim being repudiated.

Payment of your Premium

You can pay your premium all at once or monthly by Direct Debit (a variable credit charge will apply).

Payment options should be discussed with your account handler.

Cover Available

Wedding Hire & Funeral Hire

This insurance provides the compulsory cover you require to drive a motor vehicle on a public highway whilst carrying fare paying passengers in connection with a Wedding or Funeral. It also offers a range of optional extensions to allow you to purchase additional covers if you wish to.

Executive Hire

This insurance provides the compulsory cover you require to drive a motor vehicle on a public highway whilst carrying fare paying passengers in connection with a pre-booked journey. It also offers a range of optional extensions to allow you to purchase additional covers if you wish to.

The summary of cover available is set out below. Full details of the cover you have selected and your sums insured are shown in your policy document, Schedule and Certificate of Motor Insurance and these also detail the vehicles insured and persons allowed to drive. You are covered in England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands (Jersey, Guernsey and Alderney). You are also covered to visit any European Union (EU) member country, Iceland, Norway or Switzerland (including Liechtenstein)

Policy Cover (Cover sections only apply if shown in your schedule of insurance)

| SECTION | COVER | SIGNIFICANT EXCLUSIONS/LIMITATIONS |
|-----------------------|--|--|
| Wedding Hire | <ul style="list-style-type: none"> Covers you for loss of or damage to your vehicle as a result of accidental or malicious damage, fire, theft or attempted theft and the amounts you may have to pay others as a result of an incident involving that vehicle whilst being used for Social Domestic & Pleasure purposes and Wedding Hire Use for Private Hire carrying fare-paying passengers in connection with a wedding on pre-booked journeys from your own premises Third party property damage up to £5,000,000 Non manufacturer fitted audio equipment up to £400 Windscreen cover Up to 35 days European cover per trip | <ul style="list-style-type: none"> Public Hire Being controlled by a two way radio or mobile phone Private Hire not in connection with Weddings Subject to policy excess refer to your insurance schedule Subject to a £50 excess where an approved repairer is used, £100 for non approved EU member countries only |
| Funeral Hire | <ul style="list-style-type: none"> Covers you for loss of or damage to your vehicle as a result of accidental or malicious damage, fire, theft or attempted theft and the amounts you may have to pay others as a result of an incident involving that vehicle whilst being used for Social Domestic & Pleasure purposes and Funeral Hire Use for Private Hire carrying fare-paying passengers in connection with a Funeral on pre-booked journeys from your own premises Third party property damage up to £5,000,000 Non manufacturer fitted audio equipment up to £400 Windscreen cover Up to 35 days European cover per trip | <ul style="list-style-type: none"> Public Hire Being controlled by a two way radio or mobile phone Private Hire not in connection with Funerals Subject to policy excess refer to your insurance schedule Subject to a £50 excess where an approved repairer is used, £100 for non approved EU member countries only |
| Executive Hire | <ul style="list-style-type: none"> Covers you for loss of or damage to your vehicle as a result of accidental or malicious damage, fire, theft or attempted theft and the amounts you may have to pay others as a result of an incident involving that vehicle whilst being used for Social Domestic & Pleasure purposes and Private Hire Use for Private Hire carrying fare-paying passengers in connection with pre-booked journeys from your own premises Third party property damage up to £5,000,000 Non manufacturer fitted audio equipment up to £400 Windscreen cover Up to 35 days European cover per trip | <ul style="list-style-type: none"> Public Hire Being controlled by a two way radio or mobile phone Subject to policy excess refer to your insurance schedule Subject to a £50 excess where an approved repairer is used, £100 for non approved EU member countries only |

| SECTION | COVER | SIGNIFICANT EXCLUSIONS/LIMITATIONS |
|----------------------------|--|---|
| Employers Liability | <ul style="list-style-type: none"> Legal Liability to your employees for death or injury happening in the course of their employment with you. Court attendance costs if we request you or any of your directors to attend court as a witness in connection with a claim. | <p>The maximum amount payable is:</p> <ul style="list-style-type: none"> £10,000,000 or £5,000,000 for claims involving acts of Terrorism. <p>Excludes:</p> <ul style="list-style-type: none"> Any injury where motor insurance should have been in force. Any liability arising from or caused by processes or work in connection with asbestos. Maximum daily rate for Directors/Partners of £500 or £250 for Employees. |
| Public Liability | <ul style="list-style-type: none"> Public Liability covers legal liability in respect of bodily injury/death or to third parties and third party property damage. Court attendance costs if we request you or any of your directors to attend court as a witness in connection with a claim. | <ul style="list-style-type: none"> A limit of £2,000,000 or £5,000,000 applies. Please refer to your schedule to see which limit you have. Products Liability. The first £100 of claims for third party property damage. Maximum daily rate for Directors/Partners of £500 or £250 for Employees. |
| Legal Defence Costs | <ul style="list-style-type: none"> Indemnity for legal costs and expenses incurred and costs awarded against you or any director, partner or person employed when proceedings relate to: <ul style="list-style-type: none"> A breach of Health and Safety at Work Act etc 1974 or the Health and Safety at Work (Northern Ireland) Order 1978, The health, safety and welfare of a director, partner or person employed. | <p>Excludes:</p> <ul style="list-style-type: none"> Fines or penalties. Any proceedings or convictions that arise out of any deliberate act. Any costs or expenses incurred relating to Asbestos, Asbestos dust or Asbestos containing materials. |

Details you should know

Claim Notification

After any loss, damage or accident you must give us full details, in writing, as soon as possible. You must also give us any information and help that we ask for. In the event of a claim please contact us on 0333 207 6190. Please ensure that you have your policy documentation available.

Complaints

If you have cause to complain, please call Footman James on 0333 207 6000 or write to the Director at Footman James, Castlegate House, Castlegate Way, Dudley, West Midlands DY1 4TA. Footman James will send you details of who will be dealing with your complaint. If you would like a copy of Footman James' complaints procedure, call 0333 207 6000 or write to the address above.

If your complaint needs a response from your insurer, Footman James will send us details of your complaint and give you our contact detail. If you would like a copy of our complaints procedure, please write to us at the address shown in your schedule or certificate of insurance. Footman James can also give you our address and telephone number.

If your insurance is underwritten at Lloyd's, if you are not satisfied with the way your complaint has been dealt with you may ask the Policyholder and Market Assistance Department at Lloyd's to review your case.

The address is: Policyholder and Market Assistance, Lloyd's market Services, G6/86, One Lime Street, London, EC3M 7HA

Telephone: 0207 327 5693, Fax: 0207 327 5225, Email: complaints@lloyds.com

If you are not satisfied, after receiving a final decision you may be able to refer your complaint, at any time, to:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 (from landlines) or 0300 123 9123 (from mobiles)

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

These actions do not affect your rights to take legal action.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk or by writing to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Policy alterations / amendments

If you require any alterations or amendments to your insurance cover please contact the Dedicated customer service team by telephone on 01384 218 010 or by email at wh@footmanjames.co.uk

Cancellation

If this insurance does not meet your needs, you can cancel it by returning all of the documents to Footman James within 14 days of receiving them or within 14 days of the start date of your policy, whichever is the later.

If you have not made a claim for a total loss under the policy and you confirm that you do not know about any incident which may give rise to a claim, you will receive a return of any premium you have paid less:

- A charge for the number of days you have had cover for plus insurance premium tax; or
- £15 plus insurance premium tax;

Whichever is more.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your policy document will apply. You will also have to pay any cancellation charges made by Footman James. Please see the Footman James' Notice to Clients document for details of those charges.