Policy Schedule

Taxi Liability

arya
UNDERWRITING SERVICES

New Business Policy Reference	P/0561/0002401TA
Scheme Reference	UMR-B0999AJ725N20
Insured	LancGo Airport Transfers
Address	102 Dale Street Lancaster Lancaster , LA1 3AW
Period of Insurance	29/10/2026 13:27:00 to 28/10/2027 23:59:59 local standard time
Annual Premium	GBP £84.24 excluding IPT
Insurance Premium Tax	GBP £10.11 in addition to the premium above
Arya Underwriting Services Charge	GBP £17.50 in addition to the above
Total Premium Payable	GBP £111.85

Geographical Limits

Geographical Limits means. Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, The United Kingdom of Great Britain and Northern Ireland, the Channel Islands, Guernsey, the Isle of Man, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Vatican City

or **Section 1** of this policy extends to any **Employee** whilst carrying out business within the territorial limits detailed above provided that any such **Employee** is: (a) ordinarily resident in The United Kingdom of Great Britain and Northern Ireland, Guernsey or the Isle of Man; and (b) engaged in non-manual work in connection with the activity detailed in 'Type of Operation' detailed below

Number of Non-Manual Employees Insured under this Contract: **0**

Number of Vehicles Insured under this Contract: **1**

Number of Drivers Insured under this Contract: **1**

Type of Operation: Taxi/Private Hire Operator

Number of Premises Insured under this Contract: **0**

Sections Applicable under this Policy

	Insured/Not Insured	Limit of Indemnity	Excess
Section 1: Employer's Liability Asbestos and Terrorism Claims are limited to GBP 5,000,000 under this Section	**Insured**	**GBP 10,000,000**	**GBP 0.00**
Section 2: Public Liability Any one occurrence or series of occurrences arising from any one event and unlimited in the aggregate in the Period of Insurance	**Insured**	**GBP 5,000,000**	**GBP 250**
Section 3: Products Liability Any one occurrence and in the aggregate in the Period of Insurance	**Insured**	**GBP 5,000,000**	**GBP 250**

This Schedule is to be read in conjunction with, and forms part of the accompanying Convex Liability Policy wording and any endorsements contained or attached therein. The Maximum Liability under this policy when bound shall not exceed the Policy Limit stated in this Schedule. Your Policy is underwritten by Convex Insurance UK Limited. Convex Insurance UK Limited is a limited company registered in England & Wales under company registration number 11796392. The registered office of Convex Insurance UK Limited is: 52-54 Lime Street, London EC3M 7AG. Convex Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 840616)

Issued by Arya Underwriting Services for SEP Insurance Services Ltd

Endorsements Applying to the Policy

CB86 - Carriage of Hazardous Goods Exclusion

You under this Insurance against liability arising from

1. Any Vehicle Carrying Explosives and Radioactive Materials as defined under The United Nations Model Regulations on the Transport of Dangerous Goods 14th revised edition (2005) Classifications 1 (one) and 7 (seven) and any subsequent Acts and Regulations that apply
2. Any Vehicle carrying inflammable liquids or gasses in road or container tankers

CB84 - Airside Liability Exclusion

We shall not cover You under Section 2 and 3 of this Insurance against liability arising from any work in or on aircraft, airports or aerodrome runways manoeuvring areas or aprons or those parts of airports or aerodromes to which aircraft have access

CB85 - Livestock and Animal Waste Exclusion

We shall not cover You under Section 2 and 3 of this Insurance against liability arising from any work involving Livestock and animal waste

CB90 - Bona Fide Sub Contractors Condition

We shall not cover You under this Insurance in respect of any claim arising out of or in connection with work undertaken on behalf of You by bona fide independent contractors (not defined as an Employee under this Insurance) unless at the time of engaging such contractors You obtain and retain a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force: -

1. An approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to employees and
2. Public and Products Liability insurance suitable for the nature of the work undertaken on behalf of You and with an indemnity limit not less than that applying to this Policy and containing an indemnity to principal's clause

CB999 - Basis of Rating

This policy is calculated on the total number of vehicles that You have for Your Business. This number should be declared in full, whether the vehicles are used or not. The number that has been declared to Us are displayed on the policy schedule as Number of Vehicles.

Failure to provide Us with the correct number of vehicles will be treated as reckless misrepresentation and will invalidate the policy. If You are unsure about how this number should be calculated or You think the number is incorrect You should contact Your insurance broker.

CB2020 - Communicable Infections Disease Exclusion

This Policy does not apply to any injury damage expense cost loss liability or legal obligation of any nature whatsoever caused by arising out of related to or resulting from directly or indirectly in whole or in part any Communicable Disease.

This Exclusion applies even if the claims against any person(s) or organisation(s) entitled to indemnity under this Policy allege negligence or other wrongdoing in the

1. supervising hiring employing training or monitoring of others that may be infected with and spread a Communicable Disease
2. testing for a Communicable Disease
3. failure to prevent the spread of a Communicable Disease
4. failure to report any suspected or confirmed Communicable Disease to authorities as required

However, this Exclusion does not apply to indemnity, where provided under the terms of this Policy, in respect of Bodily Injury to

Employees subject to the provisions of any law relating to compulsory insurance of liability to employees in Great Britain, Northern Ireland the Isle of Man, Guernsey or the Channel Islands.

Communicable Disease means any infectious disease including any virus bacteria microorganism or pathogen that actually or allegedly induces or are capable of inducing physical distress, illness or disease.

CB998 – ABUSE EXCLUSION (NOT APPLICABLE TO SECTION 1, EMPLOYER'S LIABILITY)

We shall have no liability under this Policy or provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of abuse of any nature whether direct or indirect. Abuse is defined as:

1. Behaviour which sexualises the victim and uses the victim for sexual gratification.
2. The sexual interaction between two minors if there is a perceived difference in power between the victim and the abuser.
3. The imposition of an excessively harsh regime through which there is a systematic assault or maltreatment of the victim over a period of time; this would not include a single incidence of physical assault.

CB2021 - SANCTIONED TERRITORIES EXCLUSION

We shall not cover You under this Insurance in respect of any claim arising out of or in connection with work undertaken on behalf of You by bona fide independent contractors (not defined as an Employee under this Insurance) unless at the time of engaging such contractors You obtain and retain a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force:-

1. An approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to employees and
2. Public and Products Liability insurance suitable for the nature of the work undertaken on behalf of You and with an indemnity limit not less than that applying to this Policy and containing an indemnity to principals clause4. failure to report any suspected or confirmed Communicable Disease to authorities as required.

CB99 - SERVICING AND MAINTENANCE CONDITION

You agree that all vehicle servicing is carried out by a trained and competent person or a company employing such a trained and competent person If You do not do so We may reject or be unable to deal with Your claim or be unable to cover Your claim in full.