

# Taxi insure

## Newsflash! Exciting New Taxi Insure Options for Auckland Co-op: Gold, Silver and Bronze

From December 2014, we are pleased to offer multiple Taxi Insure policy options:

Taxi Insure **Gold** - the highest level of cover

Taxi Insure **Silver** - a good quality cover

Taxi Insure **Bronze** - a basic low-cost policy

These options provide you with a great selection of cover: from best, down to basic.

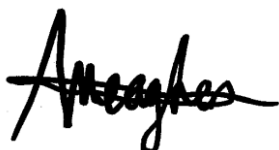
Taxi Insure Gold and Silver options are available **exclusively** from Rothbury Wilkinson. We have attached some information for you so that you can see the key differences between each cover option, along with an indication of the cost for each cover option.

**Please note that your insurance renewal**, which you will have received recently in the mail, was based on Taxi Insure **Gold**: as the highest level of cover, Taxi Insure Gold is recommended by us to provide you with the best protection.

If you'd like to talk to us about your options, we are only a phone call away!



Christopher Hart  
Taxi Risk Advisor  
Direct dial 04 903 4576  
chris.hart@wilkinsons.co.nz



Alex Meagher  
Taxi Risk Administrator  
Free phone 0800 801 422  
alex.meagher@wilkinsons.co.nz

Free phone 0800 801 422  
taxis@wilkinsons.co.nz  
Fax 04 472 4570



## Comparison of Key Policy Benefits

	Gold	Silver	Bronze
<b>Insurer</b>	Lumley (A+)	Vero (A+)	Club Auto (Tower) (A-)
<b>Third party liability cover</b> (Essential for major contracts)	\$20 million	\$20 million	\$2 million*
<b>Bodily injury cover</b> (Essential for major contracts)	✓ Included in third party liability cover to \$20 million	✓ Included in third party liability cover to \$20 million	✗ Included in third party liability cover, limit \$100,000
<b>Excess</b>	\$750	\$1,000	\$1,000
<b>Theft excess</b>	\$750	\$1,000	\$1,200
<b>Courtesy Taxi</b>	✓ Included (From preferred repairers)	✓ Included (From preferred repairers)	✗ Not included
<b>De-installation / re-installation costs</b>	✓ Included up to \$5,000	✓ Included up to \$5,000	✗ Not included
<b>Equipment affixed to vehicle</b>	✓ Included up to \$6,000	✓ Included up to \$3,500	✓ Included up to \$3,000
<b>Money, cheques, credit card vouchers or taxi vouchers</b>	✓ Included up to \$1,000 ✓ \$100 excess	✓ Included up to \$1,000 ✗ \$500 excess	✗ Not included
<b>Passenger baggage</b>	✓ Included up to \$6,000	✗ Not included	✗ Not included
<b>Employer/employee effects</b>		✓ Included up to \$6,000	✗ Not included
<b>Invalidation cover</b>	✓ Included	✓ Included	✗ Not included
<b>Open driver policy</b>	✓ Yes	✓ Yes	✗ No; named drivers only
<b>Replacement of new vehicles within 12 months</b>	✓ Included	✓ Included	✗ Not included
<b>Personal accident while driving</b>	✓ Cover is available (Optional)	✗ Cover is not available	✗ Cover is not available
<b>Payment options</b>	✓ Fortnightly, monthly, quarterly, annually	✓ Fortnightly, monthly, quarterly, annually	✓ Fortnightly, monthly, quarterly, annually

### Things you should know:

This is a summary of key benefits which, in our opinion and experience, are relevant to taxi drivers.

As such, it does not illustrate the full scope of cover, nor all of the exclusions / conditions of the policies on offer. Please refer to the policy documents for full details of cover (policy wordings are available upon request).

\* Third party liability cover of \$2 million / bodily injury cover of \$100,000 is not compliant with the requirements of several key contracts such as Health Alliance and Auckland Airport.



**Taxi**  
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## Indicative Fortnightly Cost Range

	Gold	Silver	Bronze
\$10,000 sum insured	From \$97 to \$116	From \$80 to \$116	From \$75 *
\$20,000 sum insured	From \$169 to \$202	From \$108 to \$173	From \$102 *
\$30,000 sum insured	From \$183 to \$219	From \$130 to \$193	From \$128 *
\$40,000 sum insured	From \$185 to \$222	From \$156 to \$230	From \$154 *
	Lumley (A+)	Vero (A+)	Club Auto (Tower) (A-)

### Things you should know:

1. The costs shown are only **indications** of the cost of each option – **for a firm quote please contact us.**
2. Your **claims history** will affect both the cost and availability of cover. Some policy options may not be available to you if you have had more than one 'at fault' accident (where your excess was not waived or returned to you).
3. \* **For the Bronze option**, you will be required to fill in a **proposal form** in order to obtain cover. This requires you to make a full and accurate declaration of all material facts. Loss of use cover is available for around an extra \$10 per fortnight. **It is important to note that the Bronze loss of use option does not provide you with a ready-to-use courtesy taxi** (as with the Gold and Silver options).