



Taximac – unique cover for unique drivers

Customer brochure



McCarthy Insurance Group

Your Trusted Partner And Advisor



Recognition for professional taxi drivers - a motor insurance policy that suits your individual needs

As a professional taxi driver, you deserve a superior insurance deal – one that rewards your dedication to safer driving and high standards of customer care.

McCarthy Insurance Group has joined forces with Aviva to bring you Taximac. Taximac is more than just insurance cover, it is a package of benefits designed to help you achieve and maintain a high standard of professionalism and customer service. This product has been designed with self employed owner/drivers in mind and recognises how important it is to have the most suitable products for your needs.

Unique cover for unique drivers

Taximac promises you exclusive benefits – such as driving other taxis, cover for your spouse and new car replacement, along with a wide range of standard covers - all at an extremely competitive rate.

Taximac is unique in that its premium rates are based on a professional driving assessment, ensuring you get recognised for your expert driving.

This one-hour professional assessment is carried out by the Aviva Driving School and is designed to reward you for your safer driving with significant discounts – up to 35%* – on your insurance premium.

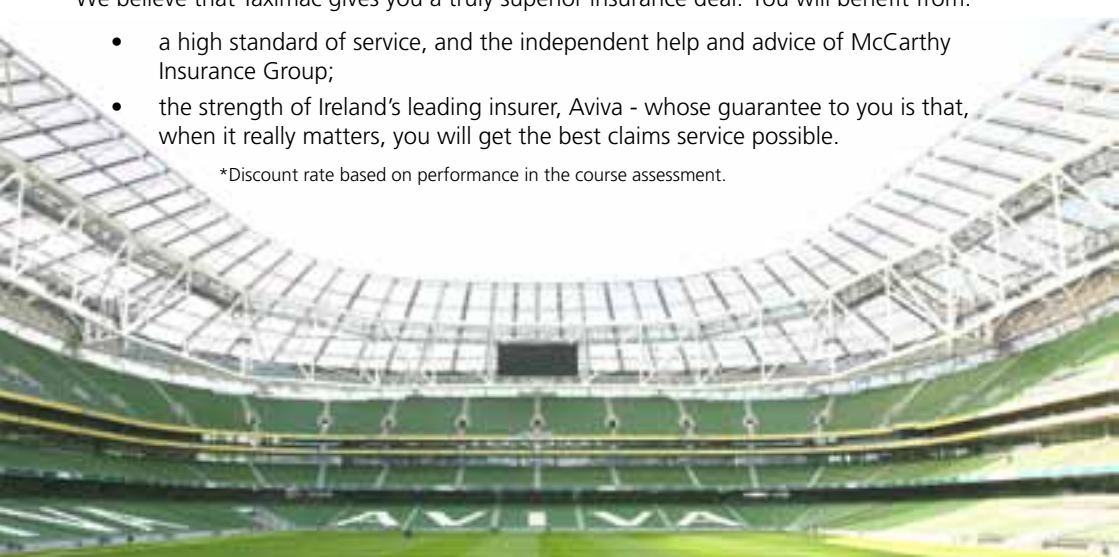
Talk to your McCarthy Insurance Group advisor or Aviva's Driving School on 1890 40 50 80 for full details.

Choose a winning team

We believe that Taximac gives you a truly superior insurance deal. You will benefit from:

- a high standard of service, and the independent help and advice of McCarthy Insurance Group;
- the strength of Ireland's leading insurer, Aviva - whose guarantee to you is that, when it really matters, you will get the best claims service possible.

*Discount rate based on performance in the course assessment.



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Standard benefits

Taximac offers you a range of unique benefits along with the standard motor insurance covers you expect from Ireland's leading insurer.

Cover for accident, damage, fire and theft

Choose between third party, fire and theft cover or comprehensive cover.

Third party, fire and theft cover protects you if there is a fire, or a theft or attempted theft, and covers you for claims made against you by other parties for personal injury or damage to their property.

Comprehensive cover includes all of the above and gives you extra protection if there is damage to your taxi.

Driving other taxis or cars

One of our unique policy benefits, we automatically provide you with full policy cover if you need to drive:

- any currently licensed taxi, owned by another person, when you are driving it for taxi use; or
- any private car, owned by another person, when you are driving it for private use.

(If you have chosen comprehensive cover, full policy cover will include accidental damage cover up to the insured value of your own vehicle.) This cover is only available to you, the policyholder, and will not apply if you add another driver to your policy (other than your spouse).

New car replacement

Have you bought a brand new taxi and are you the original and only registered owner of the taxi? If you choose comprehensive cover and your taxi is less than a year old when it is stolen (and not recovered) or when it is damaged (in a single incident resulting in a repair or reinstatement cost of more than 50% of the value of the car when new), we will replace the car with a new car of the same make and model, if such a car is available in Ireland.

Windscreen or window breakage

We cover you for accidental damage to your car windscreen or any other car window (except for the sunroof) and for the bodywork being scratched as a result of the breakage. The repair or replacement must be carried out by one of our approved windscreen repair partners. If you have to claim under this benefit, we will not ask you to pay any excess, and your No Claim Discount will not be affected.

Cover for radios, meters, roof signage and Global Positioning System (GPS) equipment

We provide automatic cover, up to €2,000, for loss or damage to the radio, meter, roof signs or GPS equipment. If we pay a claim under this benefit, we will pay it to the radio company that owned the equipment. This cover is subject to a policy excess. (The policy excess applies where loss of or damage to this equipment is caused by Accidental Damage, Fire or Theft).

Fire and theft claims

Your No Claim Discount will not be affected if you have a valid claim for fire or theft of your vehicle.

Breakdown rescue

Breakdown rescue cover is provided free of charge and can save the day if you have a breakdown emergency! The types of events covered are:

- Roadside and driveway assistance;
- electrical or mechanical breakdown;
- fire, attempted theft or malicious damage;
- lost keys, stolen keys or keys broken in locks or locked in your car; and
- towing

If you have one of these emergencies, all you need to do is call the Freephone number 1800 44 88 88.





'Step-back' No Claim Discount

This standard benefit allows you to 'step back' your No Claim Discount. This means that if you make a single claim, you will keep part of your discount. It will be 'stepped back' as follows.

- A five-year entitlement will become a two-year entitlement.
- A four-year entitlement will become a one-year entitlement.

Replacement lock cover

Taximac also provides cover for replacing door locks, boot locks, the ignition steering lock, the lock transmitter and the central-locking system, if your car keys or lock transmitter are lost or stolen.

Public Liability Cover

Public Liability Cover is exclusively covered. Aviva will cover any liability to the public that arises where you/your driver must leave the vehicle to collect or drop off a fare.

Optional benefits

Protected No Claim Discount

For an extra premium, this option allows you to have up to two unlimited claims in a three-year period without losing your No Claim Discount. If you make two claims in the three-year period, the Protected No Claim Discount will not apply for a period of three years. No Claim Discount 'Step-Back' will apply for any subsequent claims during the three-year period. (We will not take account of claims for windscreen damage or fire or theft claims within this.)

Taximac also provides cover for emergency treatment, medical expenses, towing charges and legal costs – full details are in the Taximac policy document.

Spreading the cost of your premium

You can spread the cost of your yearly Taximac premium over 10 months by using our Premium Payment Plan. We provide full details of this plan with our Taximac proposal form. McCarthy Insurance Group also accepts payment by cheque, bank draft, or credit or laser card.

For full details of the conditions of cover, please ask your McCarthy Insurance Group

**You can contact Aviva's
Accident Line, 24 hours a
day, 365 days a year, on
1890 666 888.**

You can rely on us

We are very proud of our claims service. We know that this is when you need us most and, together with McCarthy Insurance Group, we provide a speedy and efficient service to make the process as easy as possible for you. You can phone our Accident Line, 24 hours a day, 365 days a year, on 1890 666 888.

If you choose comprehensive cover and need to claim under your policy, we can offer you the option of having your car repaired under our approved repairer scheme.

The Taximac scheme provides access to our Aligned Repairer Network

Aligned Repairer Network is our approved nationwide panel of motor garages. When you avail of this service, the following benefits will apply:

- **Free Courtesy Car** (not a taxi) while your taxi is at one of Aviva's Appointed Repairers - for up to 7 days, if your taxi is being repaired, or 10 days, in the event your taxi is a write-off
- **Tow-In-Service** - if your taxi cannot be driven away from the scene of the accident, collection and re-delivery can also be arranged
- **Guaranteed Repairs** - on all work carried out by our Appointed Repairers, with a 3-year warranty
- **Cleaned Taxi Guarantee** - your taxi will be returned to you clean, both inside and outside.

We're here to help

Please contact your local McCarthy Insurance Group office for full details.

<p>McCarthy Insurance Group 22 Sandyford Office Park Sandyford Dublin 18.</p> <p>Phone: 01 295 8244 Fax: 01 295 8247 E-mail dublin@mig.ie</p>	<p>McCarthy Insurance Group Fitzgerald Place Fermoy Co Cork</p> <p>Phone: 025 31199 Fax: 025 32841</p>
<p>McCarthy Insurance Group 2/3/4 South Mall Cork</p> <p>Phone: 021 427 9999 Fax: 021 425 1224</p>	<p>McCarthy Insurance Group 35/36 Town Centre (Directly opposite the Civic offices) Dungarvan, Co. Waterford.</p> <p>Phone: 058 45298 Fax: 058 54472 E-mail: dungarvan@mig.ie</p>

This brochure is only a guide to the benefits available. Please ask for a copy of the policy document which sets out the terms and conditions of cover.

Taximac taxi insurance is underwritten by Aviva Insurance Limited.

McCarthy Insurance Group has an exclusive arrangement for the provision of Taximac taxi insurance with Aviva Insurance Limited.

This brochure was produced by Aviva Insurance Limited in conjunction with McCarthy Insurance Group.

Aviva Insurance Limited

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