

CABSURANCE OFFER TAXI WARRANTY INSURANCE

Long established in the taxi insurance market place, Cabsurance is an Independent Insurance Broker. The company has their head office in Seven Kings, Ilford, as well as offices in Bethnal Green. Taxi Globe recently went along to the office in Dunbridge Street, which is close to the new biodiesel refuelling station and spoke to Michael Rose, who is Managing Director of Emrose Insurance Brokers, incorporating Cabsurance. Having been part of Cabsurance since the very beginning, Michael has an extensive knowledge of the taxi insurance industry. Together with all the staff at their offices, this means Cabsurance are in a position to help taxi drivers choose the right product for their needs.

Every day insurers spend huge amounts of money on advertising. This includes on the internet where comparison sites promise to help you compare different policies. But this is not an easy task and the temptation is to just choose the policy which costs the least. However, as many people have found to their cost, when you come to claim you may find the particular thing you want to claim for is not covered. This is why it is good to go to an independent broker who can properly assess your needs. Michael Rose said: "We have access to a wide variety of schemes at extremely competitive prices, which means we can offer taxi drivers cover which suits individual needs."

Another problem encountered in today's market place is when you need help you are faced with the difficulty of getting through to a "real" person to talk to. Usually this means several menus of choice when using the telephone number, often at a premium rate. Cabsurance are available by phone, fax, letter or email or you can call in to their offices to speak to a member of staff. The reassurance of someone to talk to who knows the policy takes the stress out of the already stressful situation drivers find themselves in should

they have an accident, or suffer a vehicle breakdown.

Michael Rose told Taxi Globe about one of the policies Cabsurance have on offer to taxi drivers, Taxi Breakdown Insurance. This is one of the most popular policies and is priced very competitively. But other policies also include Taxi Warranty Insurance. Cabsurance is pleased to offer Warranty Insurance which is underwritten by Lloyds of London, so it would never let the driver down. If you would like a quote for Warranty Insurance Michael and his staff at Cabsurance would be delighted to discuss it with you.

Other policies that are available to the taxi trade include Accident and Sickness cover at very reasonable rates.

There is also a policy which offers a discounted private healthcare scheme with BUPA. For self employed taxi drivers the advantages such insurance can offer gives peace of mind should you be unfortunate enough to be ill or unable to work due to illness or an accident. Michael concluded: "Taxi drivers appreciate the personal service we can offer them. We also understand that getting premiums as low as possible for the as much cover as possible is of great importance to drivers' overheads. At Cabsurance we promise to do the best we can to help drivers keep costs to the minimum without any compromise on cover."



Michael Rose at Cabsurance in Dunbridge Street

CAMPAIGNING FOR ACCESSIBLE PUBLIC TOILETS

This article has been written for Taxi Globe by Mike Bone, Director, British Toilet Association. The lack of facilities for taxi drivers to use is an on going problem; the campaign by the BTA supports the needs of all people to be able to find toilets when they need them.

Mike says: "Boris Johnson recently announced that 'he wants London boroughs to sign up to a Community Toilet Scheme, where businesses are given grants to open their Facilities to the public'. 'Every one should be able to go out and enjoy this great city without worrying about the location of the nearest accessible public toilet' he said and the 'Community Toilet Scheme' introduced by Richmond Council in 2005 was cited as an example. The British Toilet Association (BTA) has been campaigning for better 'away from home toilets' since 1999 and believes that public toilets should be available to a town or city's residents and visitors and provide facilities for all types of users: ladies, gents, children, babies, the aged and those with physical or mental disability. These toilets should be available when the users need them, as many people with medical conditions must use a toilet facility when they need it, and won't leave home or travel unless they are available.

"The needs of London's taxi drivers have not been considered in the past despite their human need to use a toilet when required, covering 24 hours a day. The basis of a Partnership Toilet Scheme (PTS), between Local Authorities and local businesses, that are prepared to provide access to the public to their toilets, is that members of the public, including taxi drivers, can use the 'partners' toilets throughout their opening hours and the public users do not need to make a purchase.

"The BTA believe that provided the Schemes are planned, implemented and monitored in a professional way, this additional provision of accessible toilets will extend the level of facilities to all of a town or cities users. We cannot however accept that the implementation of a PTS can replace the existing Local Authority provided public toilets, which should remain as the main public toilet provision, purpose built to meet the needs of all types of users, providing access to all without any real or imaginary barriers. The BTA will continue to campaign for all London Boroughs to create a Public Toilet Strategy that includes provision of clean, safe, hygienic toilets available to all users at all times. We have written to the Leaders of each Council to promote this need."

WOMEN CONNECT 2008

On Tuesday 23 September the 2008 Women Connect reception will be held at City Hall from 18:00 to 21:00. This event began last year when lady taxi drivers were amongst those invited to celebrate women working in non-traditional occupations throughout the organisations that form the GLA group. The event is free and once again this year women licensed taxi drivers are welcome to attend. To register, email your name, job title and contact details to womenconnect@london.gov.uk or text CONNECT, followed by your name, job title, house number and full postcode to 62967.