

“yes claim bonus”



Policy Benefits

TFP Schemes “Yes Claim Bonus” claims initiative

Excess reduction for early reported accidents
(excluding fire, theft, flood, malicious damage and mechanical breakdown)

All claims notified to the Aviva Incident Care claims team **within 24 hours of the time of the accident** will benefit from a £200 reduction in the policy excess as stated on your policy schedule. This reduction is only available where there is an identifiable third party and you are able to pass their details including a contact telephone number to the Incident Care team.

Non - fault accidents

Subject to liability, a replacement vehicle will be provided for as long as the insured vehicle is off the road. For the purposes of vehicle hire, liability shall be determined by Chief Rentals. If a claim is being made for a non-fault accident then the uninsured losses will be dealt with by RAC and/or Chief Rentals.

The scheme provides for the use of a comprehensively insured vehicle for either private hire or hackney use. It may be necessary to transfer the plate from the damaged vehicle to the replacement temporarily. The cost of this will be recovered from the responsible third party. A refundable security deposit may be required.

If a suitable vehicle cannot be provided within 72 hours of the claim being notified Chief Rental will provide an income replacement of £35.00 per day until a vehicle becomes available. Any additional loss of income can be recovered by RAC and/or Chief Rentals. A non-plated vehicle can also be provided for non-business use until a plated vehicle becomes available.

Fault accidents

(excluding fire, theft, flood, malicious damage and mechanical breakdown)

All claims notified to the Aviva Incident Care claims team will benefit from the provision of a plated replacement vehicle at a discounted rate.

Additional Benefit

Repairs via the Aviva garage network with a three years guarantee on all work.



Please Note: “Yes claim bonus” is a claim initiative to encourage you to report claims early and in doing so this helps reduce third party claims costs, this in turn allows us to pass on these savings to our customers. The initiative does not form part of your policy and is available until 31st December 2010 after which you will need to check with your Insurance Advisor. Alternatively you can check the TFP Schemes website for an update www.tfpschemes.co.uk