

Summary of Cover - TFP Funeral Homes

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Policy Summary

TFP Funeral Homes provides cover exclusively for Funeral businesses. Cover can include loss or damage to your property including glass and money; loss of revenue through business interruption; Liability to Employees; Liability to Third Parties; Commercial Legal Expenses and Advice.

Name of the insurance undertaking

Underwritten by, Aviva Insurance Limited.

Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised and Regulated by the Financial Services Authority.

Some important facts about your TFP Liability insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet to make sure you understand the cover it provides.

About your TFP Funeral Homes Cover:

Features and benefits Included automatically	Significant exclusions or limitations	Policy section information can be found in
<p>Cover for loss or damage to your Property (including Buildings, Fixtures & Fittings, Business Equipment, Stock and Deceased Valuables held in trust) caused by:</p> <ul style="list-style-type: none"> • Fire • Lightning or Earthquake • Explosion • Aircraft • Riot, civil commotion or persons taking part in labour disputes/disturbances • Malicious persons (not thieves) • Storm or flood • Escape of water from tanks, apparatus or pipes • Falling trees or radio/TV aerials • Impact • Leakage of fuel • Theft or attempted theft • All Risks but only if indicated on our quote/schedule 	<p>Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship.</p> <p>Mechanical or electrical breakdown or derangement.</p> <p>Unexplained losses, fraud or dishonesty.</p> <p>Theft or attempted theft where you or your partners, directors, employees or household members are involved or from any building not capable of being locked or from open areas of the premises.</p> <p>Damage by fire caused by any process involving the application of heat.</p> <p>Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) or breakage of glass in respect of buildings which are unoccupied.</p> <p>Damage to moveable property in the open by theft, wind, rain, hail, sleet, snow, flood, dust.</p> <p>Changes in the water table and frost damage.</p> <p>Excesses - First portion of any claim</p> <p>(The amount of excess may also be increased further if applied for Underwriting reasons or where a discount in premium has been given for such a higher excess to apply.)</p> <p>The maximum amount covered in respect of Deceased Valuables held in trust is £5,000.</p>	<p>ASSET PROTECTION Property Damage</p>
<p>Cover for loss, destruction of damage to Glass, window/door frames, basins, baths, sinks and lavatory bowls at the premises</p>	<p>Excess – First part of every claim</p> <p>Limit of £2,000 in total for frames, display window contents and cost of removing obstructions to replacing glass</p> <p>Glass in signs and vehicles</p>	<p>ASSET PROTECTION Property Damage</p>
<p>Cover for damage at the premises caused by Subsidence, Ground Heave or Landslip</p>	<p>Excess – First part of every claim</p> <p>Damage to forecourts, driveways, walls etc. where the main premises is not damaged.</p>	<p>ASSET PROTECTION Property Damage</p>
<p>Automatic reinstatement of sum insured (following a claim)</p>		<p>ASSET PROTECTION Property Damage</p>

Features and benefits Included automatically	Significant exclusions or limitations	Policy section information can be found in
Transfer of Interest (indemnifying a purchaser of your building where the purchase has not been completed but subsequently is)		ASSET PROTECTION Property Damage
Professional fees (incurred in reinstating/repairing property)	Fees incurred in preparing the claim itself	ASSET PROTECTION Property Damage
Debris removal	Pollution or contamination	ASSET PROTECTION Property Damage
Temporary removal (of property for cleaning, renovation or repair)	15% of the sum insured	ASSET PROTECTION Property Damage
Accidental damage to underground services		ASSET PROTECTION Property Damage
Cost of changing locks following theft	Limit of £1,000 for any one loss	ASSET PROTECTION Property Damage
Theft damage to buildings		ASSET PROTECTION Property Damage
Accidental discharge (loss) of metered water	Limit of £1,000 for any on occurrence	ASSET PROTECTION Property Damage
Miscellaneous Contents including: Documents/business books Computer systems records Patterns, moulds, plans and designs Employees pedal cycles/belongings Visitors belongings Paintings, curios/works of art Wines, spirits, tobacco kept for entertainment Trade samples/goods in trust Lamps, signs and nameplates	Up to £10,000 Up to the value of materials/computer time expended in production Up to £500 for any one perso Up to £500 for any one person Up to £500 Up to £500 Up to £500 Up to £500 Up to £250 any one item	ASSET PROTECTION Property Damage
Breakdown cover for computer equipment whilst at your premises in the UK including cover for reinstatement of data and increased cost of working	Wear and tear. Computer equipment over 10 years old at inception. Any loss recoverable under any guarantee, maintenance rental hire, lease agreement or contract. Up to £10,000 limit (reinstatement of data) Up to £25,000 limit (increased cost of working)	ASSET PROTECTION Property Damage
European Union and Public Authorities requirements (on building reinstatement)	Pre existing requirements	ASSET PROTECTION Property Damage
Cover for your contents or property you hold in trust away from your premises	Up to 15% of sum insured or £2,500 for any one loss	ASSET PROTECTION Property Damage
Property in transit (cover for Accidental Loss whilst in any motor vehicle you operate) including: Damage to property Damage to your own sheets, ropes, packing materials Drivers personal belongings	Property in transit Excess (first part of any claim) of £ 250 Up to £2,500 Up to £250	ASSET PROTECTION Property Damage

Features and benefits Included automatically	Significant exclusions or limitations	Policy section information can be found in
Cover for loss of money (belonging to you/for which you are responsible)	<p>Shortage due to clerical or accountancy errors.</p> <p>Loss due to the fraud or dishonesty of any employees not discovered within seven working days.</p> <p>Loss from unattended vehicles.</p> <p>Losses arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.</p> <p>Maximum amounts payable for any one loss are as stated in Quote/Schedule except</p> <p>£250,000 for crossed cheques, crossed money orders, crossed bankers drafts and the like;</p> <p>£2,500 from your premises during business hours; £2,500 whilst in transit or in bank night safe; £1,500 limit from a locked safe;</p> <p>£500 for money kept at your or your employees' home and £500 for money not in safe outside business hours.</p>	ASSET PROTECTION Money and Assault
Cover for damage to cases/bags used for carrying money during theft/attempted theft		ASSET PROTECTION Money and Assault
Cover for damage to clothing/personal belongings (of Principals or employees) during theft or attempted theft	Up to £500 any one person	ASSET PROTECTION Money and Assault
<p>Compensation for bodily injury caused by assault in the course of theft/attempted theft of money which results in:</p> <ul style="list-style-type: none"> • Death • Loss of sight in one/both eyes • Loss of one/more limbs • Permanent total disablement • Total disablement from normal occupation • Partial disablement from normal occupation 	<p>£10,000 limit of compensation</p> <p>£10,000 limit</p> <p>£10,000 limit</p> <p>£10,000 limit</p> <p>£100 per week limit</p> <p>£50 per week limit</p>	ASSET PROTECTION Money and Assault
Cover for your business against losses caused directly by theft, fraud or dishonesty committed by employees	<p>Loss caused by employees you do not directly supervise or who are known to have been previously dishonest.</p> <p>Losses supported only by inventory or profit and loss account calculations.</p> <p>Consequential losses, penalties and fines.</p> <p>Excess – first portion of any claim.</p> <p>£25,000 limit.</p>	ASSET PROTECTION Money and Assault
Cover for loss of income or increased cost of working occurring to your business caused by Damage to Property at your business premises	<p>Losses excluded under the property damage section.</p> <p>Where your business is wound up or carried on by a liquidator/receiver or permanently discontinued.</p>	REVENUE PROTECTION Business Interruption
Cover for Loss through Book Debts caused by damage to your Account Books/Records at your business premises	<p>Deliberate falsification</p> <p>Mislaying or misfiling.</p>	REVENUE PROTECTION Business Interruption

Features and benefits Included automatically	Significant exclusions or limitations	Policy section information can be found in
Payment of Auditors/Accountants charges incurred in producing/certifying your claim		REVENUE PROTECTION Business Interruption
Payment of Auditors/Accountants charges incurred in producing/certifying your claim		REVENUE PROTECTION Business Interruption
Cover for Loss of Income occurring to your business caused by: Prevention of access (to your premises through damage to other property in the vicinity) Disease, infestation and defective sanitation (causing Local Authority to restrict use of premises) Accidental failure of Public Utilities Cover for Damage (Insured Property damage) at any or your suppliers premises within the British Isles Accidental failure of Telecommunications services	Up to £25,000 any one incident Incidents of less than 30 minutes duration Up to £25,000 any one incident Up to £100 per day for any one incident and total limit of £2,500 for all failures in any Insurance period	REVENUE PROTECTION Business Interruption
Cover for your property including documents in transit by road, rail or inland waterway in the UK	Up to £5,000 any one claim	REVENUE PROTECTION Business Interruption
Legal Liability to pay compensation for bodily injury, death, disease or nervous shock sustained by your employees, (including work experience or government scheme trainees), proprietors or working partners at work including Legal costs and expenses	Up to £10million indemnity limit. Amounts not strictly required by Legislation are not payable. Injury sustained by an employee, proprietor or working partner while in a vehicle or getting in or out of a vehicle when it is being used on the road and a more specific insurance is in force. Work in, on or travel to offshore installations or support vessels.	LEGAL LIABILITIES Employers Liability
Cross Liabilities where there is more than one party named as policyholder	£10million Indemnity limit	LEGAL LIABILITIES Employers Liability
Legal expenses arising from Health and Safety Legislation	Fines or Penalties Proceedings not involving Employees	LEGAL LIABILITIES Employers Liability
Compensation for Court attendance	£250 per day (Proprietors/Directors) £150 per day (Employees)	LEGAL LIABILITIES Employers Liability
Cover for Unsatisfied Court Judgements over six months after the judgement	£10million Indemnity limit	LEGAL LIABILITIES Employers Liability
Cover is provided for Legal Liability to the public for accidental personal injury, damage to property or obstruction, trespass, nuisance or interference with any right of way, air, light or water caused through you, other proprietors and directors, partners or employees plus Legal costs and expenses. (Cover includes wrongful arrest or eviction.) Cont...	£5million indemnity limit. Property excess (first part of any claim) from £250. Limited to £2million for any one event linked to Terrorism. Loss or damage to property in your custody of control or to products supplied. Cont...	LEGAL LIABILITIES Public and Products Liability

Features and benefits Included automatically	Significant exclusions or limitations	Policy section information can be found in
<p>Cont...</p> <p>Products Liability cover includes non-medical food and drink; supply of proprietary goods in manufacturers' unopened goods; disposal of furniture and office equipment previously used in the course of the business or practice</p>	<p>Cont...</p> <p>Pollution unless caused by a sudden and identifiable incident.</p> <p>Work in or on or travel to or from or within or products supplied to any offshore installation or support vessel.</p> <p>Liquidated damages, penalty clauses, fines or punitive damages.</p> <p>The first £250 of each and every claim for loss of or damage to premises hired or rented.</p> <p>Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos.</p> <p>Claims <u>including</u> Legal Costs and Expenses cannot exceed the indemnity limit if brought in the Courts of the USA or Canada.</p>	<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Cross Liabilities where there is more than one party named as Policyholder</p>	<p>£5million Indemnity Limit Property excess (first part of any claim) of £250.</p>	<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Defective Premises Act Liability</p>	<p>£5million Indemnity Limit Property excess (first part of any claim) of £250.</p>	<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Legal expenses arising from Health and Safety Legislation</p>	<p>Fines or penalties. Employee proceedings. Excess (first part of any claim) of £250.</p>	<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Tenants liability for hired/rented premises</p>	<p>Excess (first part of any claim) of £250.</p>	<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Motor contingent liability (where legal liability arises from any motor vehicle not belonging to you)</p>	<p>Where indemnity is provided by another insurance</p>	<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Legal Liability incurred in a personal capacity by you, directors, partners or employees or accompanying spouse/children whilst Overseas</p>	<p>Where indemnity is provided by another insurance</p>	<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Compensation for Court attendance as a witness</p>	<p>£250 per day (Proprietors/Directors) £150 per day (Employees)</p>	<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Cover for Legal Liability due to Accidental Damage to vehicles/effects not owned but in your custody and control</p>	<p>Vehicles or effects you are working on or being stored for a fee</p>	<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Cover for employees' and visitors personal belongings</p>		<p>LEGAL LIABILITIES Public and Products Liability</p>
<p>Cover for the legal costs and expenses arising from specified civil and criminal incidents in connection with the business</p> <p>Cont...</p>	<p>In respect of civil cases, cover is subject to the case having prospects of winning or making a successful defence.</p> <p>Claims not reported within 180 days of you becoming aware of an incident.</p> <p>Cont...</p>	<p>LEGAL LIABILITIES Commercial Legal Protection</p>

Features and benefits Included automatically	Significant exclusions or limitations	Policy section information can be found in
<p>Cont...</p> <p>Specifically cover for Legal Expenses in pursuit or defence of your legal rights for:</p> <p>Employment disputes under Employment Legislation and following a successful action by an employee, prospective, alleged or ex-employee</p> <p>.....</p> <p>Compensation Awards (Indemnifying you following employment disputes)</p> <p>.....</p> <p>Service Occupancy (negotiation against attempt by parties to recover possession of the premises you own or are responsible for)</p> <p>.....</p> <p>Legal Defence of any 'non motor' criminal or civil action taken against you including</p> <ul style="list-style-type: none"> • prior to proceedings on dealing with the Police, Health and Safety Executive or Local Authority; • prior to prosecution • following civil action for compensation under the Data Protection Act • following civil action for wrongful arrest in respect of accusation of theft • from a civil action for unlawful discrimination on the grounds of sex, sexual orientation, race, disability, age, religious belief, political opinion or as a trustee of a pension fund. <p>Plus representation against Statutory Notices or the Information Commissioner and payment of expenses for Jury service.</p> <p>.....</p> <p>Property Protection (defence against any civil action relating to your property owned or for which you are responsible or any nuisance/trespass)</p> <p style="text-align: right;">Cont...</p>	<p>Cont...</p> <p>Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim.</p> <p>Claims caused by your failure to register for Value Added Tax and any investigations by the Inland Revenue Special Investigations Section or Special Compliance Office.</p> <p>Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences.</p> <p>Any claim relating to the settlement under an insurance policy.</p> <p>.....</p> <p>Personal injury or physical damage to property</p> <p>(In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective. In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal.)</p> <p>.....</p> <p>Failure to comply with previous tribunal recommendations</p> <p>.....</p> <p>.....</p> <p>Infringement of Road Traffic Laws</p> <p>.....</p> <p style="text-align: right;">Cont...</p>	<p style="text-align: center;">LEGAL LIABILITIES Commercial Legal Protection</p>

Features and benefits Included automatically	Significant exclusions or limitations	Policy section information can be found in
<p>Cont...</p> <p>Bodily Injury (defence for you, your employees or family members or pursuit of a claim following an event causing death or bodily injury)</p> <p>.....</p> <p>Inland Revenue full/or aspect enquiries (negotiations in appeal proceedings) following your corporation tax self assessment return</p> <p>.....</p> <p>Employers Compliance with Pay as You Earn/Social Security regulations (negotiations in disputes/appeal proceedings)</p> <p>.....</p> <p>VAT disputes (negotiations in appeal proceedings with HM Revenue and Customs)</p> <p>.....</p> <p>Contract Disputes (with customers or suppliers arising from an agreement for purchase, hire, sale or provision of goods and services)</p> <p>.....</p> <p>Tenancy Disputes (upholding your rights in tenancy disputes between you and your landlord arising from premises leased or rented to you)</p> <p>.....</p> <p>Statutory License Protection (representation in appealing to the relevant authority, court or tribunal if an event causes your License or British Standard Certificate of Registration to be suspended, revoked, refused or cancelled)</p> <p>.....</p> <p>Debt Recovery (pursuit of claims including enforcement of judgements to recover money/interest due from provision of service)</p>	<p>Cont...</p> <p>Claims relating to motor vehicles</p> <p>.....</p> <p>Excess (first part of any claim) of £200 for any one incident.</p> <p>Limit of £3,000.</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>Amounts in dispute less than £250.</p> <p>Excess (first part of any claim) of any £500 where the amount in dispute exceeds £5,000.</p> <p>.....</p> <p>Disputes relating to rent or charges.</p> <p>.....</p> <p>.....</p> <p>Disputes arising out of contracts of employment.</p> <p>Amounts in dispute less than £250.</p> <p>Claims made after the time limit, which is 90 days after the money was due.</p>	<p>LEGAL LIABILITIES</p> <p>Commercial Legal Protection</p>
<p>Legal Advice line with access to legally qualified staff to advise you on any Commercial legal problem and claims</p>	<p>The claims service for the Commercial Legal Protection section is administered by DAS Legal Expenses Insurance Company Ltd on our behalf.</p> <p>If a solicitor is required to deal with your legal problem, DAS will appoint one from their approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards.</p>	<p>LEGAL LIABILITIES</p> <p>Commercial Legal Protection</p>

Optional Cover	Significant exclusions or limitations	Policy section information can be found in
<p>Cover on a 24 hours basis for you and your employees (up to the age of 75) for accidental bodily injury resulting in death, permanent or temporary disablement.</p> <p>One unit of cover represents £5,000 for death and capital benefits; £50 per week for temporary total disablement; £25 per week for temporary partial disablement.</p> <p>A maximum of ten units per person can be taken.</p>	<p>Limit of £1 million per event for acts of Terrorism</p> <p>Harm by nuclear, chemical, biological and radiological means.</p> <p>Sickness, disease or any gradually operating cause.</p> <p>Suicide, attempted suicide or deliberate exposure to danger.</p> <p>Pregnancy or childbirth.</p> <p>Flying or other aerial activities (except while travelling as a passenger by a recognised airline).</p> <p>Accidents caused through participation in certain hazardous activities.</p> <p>The effects of alcohol or drugs or any treatment for drug addiction.</p>	<p>PERSONAL ACCIDENT</p>

General Exceptions to your Policy

- Loss or damage arising in connection with war, hostilities, insurrection, civil commotion, uprising, military or usurped power.
- Loss or damage due to nationalisation, seizure or destruction by the Government or any public authority.
- Loss or damage due to radioactive contamination from nuclear fuel or toxic explosive nuclear assembly.
- Loss or damage arising from Terrorism or the control or suppression of Terrorism.
- Loss or damage caused by pressure waves from aircraft/aerial devices.
- Loss or damage due to failure of electronic circuits, telecommunication equipment or the media.

NB These exceptions (apart from radioactivity and pressure waves) do not apply or do not apply in full to the Employers Liability and Public/Products Liability sections of your policy.

Important Facts about your Insurance for Commercial Customers

This summary does not contain the full terms and conditions of the insurance, which are in the Policy Document. Please ensure you read your policy Document carefully.

Your cover is valid for a twelve month period.

Your Cancellation Rights

There are no cancellation rights under this policy

Making a Claim

All claims irrespective of negligence or liability must be, in the first instance, reported to Incident Care from Aviva on 0500 114477 immediately. Late notification will nearly always increase the cost of settling such claims.

Incident Care from Aviva 0500 114477 is available 24 hours a day, 365 days per year.

If you have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please write to TFP Schemes, Trevillian House, 40 Cathedral Road, Cardiff CF11 9LL or telephone us on 029 20 30 10 30.

TFP Schemes and Aviva Insurance Limited are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet.

Financial Services Compensation Scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.