

Summary of Cover - TFP Liability

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Policy Summary

TFP Liability provides Non Motor Liability cover for passengers whilst outside your vehicle, either being escorted or in the custody and control of your driver and has been designed to comply with Licensing Authorities requirements. Cover can include Public Liability, extending to cover your Premises risk and Employers Liability cover.

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 Liability Cover:

Features and benefits Included automatically	Significant exclusions or limitations	Policy section information can be found in
Cover provided for Legal Liability to the public for accidental personal injury or damage to property.	£5 million indemnity limit. There is no cover for damage to property or personal injury from products supplied, or from 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. £250 Property Excess	Public Liability
Legal Expenses arising from Health and Safety Legislation	Fines or Penalties. Employee proceedings. £250 Excess (first part of any claim)	Public Liability
Defective Premises Act Liability	£5 million Indemnity limit. £250 Property Excess	Public Liability
Compensation for Court attendance as a witness	£250 per day (Proprietors/Directors) £150 per day (Employees)	Public Liability
Cross Liabilities where there is more than one party named as Policyholder	£5 million Indemnity Limit £250 Property Excess	Public Liability
Tenants Liability for hired/rented premises	£250 Excess	Public Liability
Legal Liability to pay compensation for bodily injury, death, disease or nervous shock sustained by your employees at work including Legal Costs and Expenses	Up to £10 million Indemnity limit Amounts not strictly required by Legislation are not payable. There is no cover for any injury sustained by an employee while in a vehicle or getting in or out of a vehicle when it is being used on the road	Employers Liability
Legal Expenses arising from Health and Safety Legislation	Fines or Penalties Proceedings not involving Employees	Employers Liability
Unsatisfied Court Judgements over six months after the judgement	£10 million Indemnity limit	Employers Liability
Compensation for Court Attendance	£250 per day (Proprietors/Directors) £150 per day (Employees)	Employers Liability
Cross Liabilities	£10 million Indemnity limit	Employers Liability
Optional Cover	Significant exclusions or limitations	Policy section information can be found in
Legal Liability to the public for accidental personal injury or damage to property.	Can be increased to £10 million Indemnity limit. There is no cover for damage or Personal Injury to property from products supplied	Public Liability
Legal Liability to the public for accidental personal injury or damage to property within the premises of the proprietor	£2 million Indemnity limit There is no cover for damage to property from products supplied	Public Liability

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

Insurance contracts advised and arranged for Commercial Customers are not subject to Statutory Cancellation Rights. Early cancellation, outside of any Statutory Rights, is possible by you or the insurer. Please note that premiums payable under our Liability contract are minimum and deposit – no return premiums are applicable.

Making a Claim

All claims irrespective of negligence or liability must be, in the first instance, reported to Incident Care from Aviva 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.