

Summary of Cover - TFP Multi Vehicle

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Policy Summary

TFP Multi Vehicle provides Private and Public Hire cover for up to 4 taxis, MPV's and minibuses. Cover can include Loss or Damage to your vehicle, Liability to Third Parties, RAC Accident Recovery, 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 Taxi 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 Multi Vehicle Cover:

Features and benefits Included automatically	Significant exclusions or limitations
Loss or damage to your cars including accessories and spare parts	Excesses (first portion of any claim) from £250 to £600 depending on age of driver. Personal effects of driver or passenger. Maximum amount payable is market value of vehicle. Maximum amount for accessories is £1,000 any one claim.
Following a claim the cost of protection and removal by RAC to nearest repairers and the cost of return to your address	Initially call 0800 1694066
Unlimited liability at Law for death or bodily injury to any person	
Liability for damage to property	£5m for any one incident
Indemnities extend to any person driving/using vehicles with permission and any passenger	
Legal costs arising from defending insured persons	
Indemnity to the owner of your vehicle where you hire the vehicle from that owner	Maximum amount payable is market value of vehicle
Indemnity to any Principal	Damage to property owned or in the control of the Principal
Payments under compulsory insurance regulations within Countries	Right is reserved to recover from you payments which are made purely due to that country's law
Medical expenses for injuries caused to drivers or passengers	
Emergency medical treatment payments made under the Road Traffic Acts	
Breakage of glass in windscreen or windows with usual excesses/endorsements not applying	
Accident injury, loss or damage in the European Union, Norway and Switzerland and any other country that has met the requirements of EU directive 721/166/CEE (article7(2))	
Accident injury, loss or damage in other specified countries provided an International Motor Insurance (Green) Card has been issued	Limit of 31 days in any one insurance period
Legal Expenses and advice for you, any authorised driver or passengers carried for pursuit of damages and other uninsured losses where the accident is not your fault	Must be linked to a Road Traffic Accident up to £100,000
Defence of Motoring Prosecutions	Up to £20,000
Hire of replacement car if yours cannot be driven due to an insured accident/event	At discretion of RAC
*Non Motor Public Liability Cover (This cover is provided to you by a separate Liabilities policy booklet) Legal Liability to the public for accidental personal injury or damage to property.	Up to £5 million indemnity limit. Can be increased to £10 million

Optional Cover	Significant exclusions or limitations
*Legal Liability to the public for accidental personal injury or damage to property within the premises of the proprietor	Up to £2 million Indemnity limit There is no cover for damage to property from products supplied
*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

*Extended Public and Employers Liability covers are provided under a separate policy. For further details please refer to the TFP Liability Summary of Cover document or Policy

Exceptions to Section I of your policy

- Loss of use, wear and tear, depreciation, or mechanical, electrical, electronic, computer breakdowns, failures or breakage's
- Damage to tyres caused by braking or by punctures, cuts or bursts
- Loss or damage arising from theft whilst the ignition keys of your vehicle have been left in or on your vehicle.
- Loss of value following repair

Exceptions to Section II of your policy

- Death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered by the Road Traffic Acts
- Loss, damage, injury or death caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it.
- Loss or damage to property belonging to or in the care of anyone we insure who claims under this section and to property being conveyed by your vehicle
- Liability which attaches to the Principal by virtue of an agreement which would not have attached in the absence of such agreement
- Bodily injury to the Principal for any amount for which you would not be liable in the absence of an agreement
- Liability which attaches to the Principal which arises other than by reason of the negligence of you or your employee
- Any consequence whatsoever resulting directly or indirectly from or in connection with terrorism regardless of any other contributory cause or event where such liability is required to be converted by the Road Traffic Acts

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. In this event you will remain liable for the premium due for the period on risk

Please note that in all instances of cancellation where a claim has been reported, no return premium will be payable in respect of that specific vehicle.

It is drawn to your attention that short period rates will apply during the first year of your insurance policy where cancellation is effected by you or on your behalf.

Time on risk charges and returns on cancellation are calculated at the following proportions of the annual premium.

One month	25%	Four months	50%	Seven months	80%
Two months	30%	Five months	60%	Eight months.....	90%
Three months.....	40%	Six months.....	70%	Over eight months.....	100%

Making a Claim

All claims irrespective of negligence or liability must be, in the first instance, reported to Incident Care on 0800 1694066, within one calendar month of the date of the incident.

Late notification will nearly always increase the cost of settling such claims. Therefore, your failure to report an incident could result in the increased cost being passed to you, the policyholder, for settlement and an increased excess may apply.

Incident Care 0800 169 4066 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.