

Cover Notes



SCHEMES

The Newsletter of TFP Schemes

“World Cup – Dream Football Challenge”

Defending champions Italy will naturally be one of the leading contenders to emerge triumphant at the 2010 FIFA World Cup™ in South Africa. The only country along with Brazil to have won the tournament twice in succession, Marcello Lippi's men will be vying to match the performance of their pioneering predecessors in 1934 and 1938.

It almost goes without saying that Brazil, the five-times world champions, go into every FIFA World Cup™ heavily favoured to add yet another star to the legendary *Amarelinha* shirt. Having played at three editions of the global showpiece, coach Dunga will be fully aware that any outcome other than a sixth world crown will likely be considered a failure.

TFP Schemes is getting into the Football festive spirit with our “World Cup - Dream Football Challenge” event. Simply visit our website and predict the winners of the individual games to win great prizes including Capital Bond Shopping Vouchers and a great World Cup Champions prize. To enter go to www.tfpschemes/worldcupdream.co.uk



A Summer of Football magic commences on the 11th June with the World Cup opening ceremony in South Africa featuring 32 of the top football nations from around the globe.



The World Cup Dream Football Challenge is one of two World Cup promotions organised by TFP Schemes.

Details of the “Soccer World Cup Promotion 2010”

rewarding policy sales through TFP Solo is shown inside. ▶▶▶

Register for the TFP Schemes –



The Soccer World Cup 2010 Promotion

Starts on the 1st June and runs to 10th July 2010.

See inside for more details

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Agricultural Vehicles... Did You Know?



Certain classes of commercial vehicle, such as mowing machines and off-road tractors, are exempt from vehicle tax. However, they still need to display a 'nil' tax disc that has to be renewed each year. If you don't have this free tax disc on your vehicle you may be fined, even though no tax is due.

All vehicles operated privately or commercially are liable for vehicle tax however the following are exempt.

Agricultural, horticultural and forestry vehicles

These vehicles must be used solely for the purpose of agriculture, horticulture and forestry and can be taxed either in the 'agricultural machine' or 'limited use' tax class.

Agricultural machines

The following vehicles are taxed in the 'agricultural machine' tax class:

- **agricultural tractors**, which are used on public roads for agriculture, horticulture or forestry purposes, or for cutting verges, hedges or trees bordering public roads
- **off-road tractors**, which are non-agricultural tractors used more off- than on-road and which are not capable of travelling at more than 25 miles per hour under their own power
- **agricultural engines**, which are specially designed or permanently converted to perform agricultural operations on the land - eg a combine harvester

- **light agricultural vehicles**, which weigh less than 1,000 kilograms, are designed with only a driver's seat, are used primarily off-road and are used for agriculture, horticulture or forestry
- **agricultural lift and loading vehicles** that are designed for off-road use and for lifting and loading only within agriculture, horticulture or forestry activities

Limited use vehicles

You can tax your vehicle in the 'limited use' tax class if it is used solely for agriculture, horticulture or forestry purposes and on public roads only for passing between different areas of land occupied by the same person, and travelling no more than 1.5 kilometres in doing so.

TFP Special Types quotations for agricultural vehicles can be obtained via TFP Solo – the TFP Schemes "quote and buy" facility available at www.tfpschemes.co.uk

UPDATE - UPDATE - UPDATE

YES Claim Bonus - extended to taxi and chauffeur fleets

'Yes Claim Bonus' looks to reward early notification of accidents to the insurer. From May 2009, all new and existing clients with a TFP Single Taxi policy involved in an accident benefited from a £200 reduction in their excess if they:

- reported their claim within 24 hours; and
- provide contact details for any third parties involved.

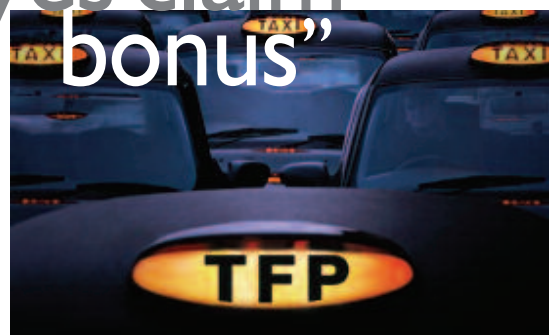
The reduction in the excess has led to a significant shift in claims reporting behaviour with the number of fault claims reported within the first 24 hours of an incident increasing by almost 70%. All of which can mean huge savings in controlling third-party claims costs, as well as assisting in the early detection of fraudulent claims.

The good news continues... Brokers have benefited from a real increase in sales as a result of the incentive.

Bill Cheeseman, of Jenkinsons Insurance, Rotherham, said:

"The impact of the 'Yes Claim Bonus' scheme on our taxi sales has been substantial. Our sales over the period have risen by almost 25%. The TFP Taxi Scheme is now extremely popular because of the benefits received from reporting accidents early. Clients also perceive a higher value from TFP Schemes as the company is actively looking to deal with claims promptly, providing a fast and efficient service when the client needs it the most."

"yes claim bonus"



'Yes Claim Bonus' is now available on TFP Taxi Fleet and TFP Executive policies

'Yes Claim Bonus' on single Taxi policies has been such a success that it has now been extended to the TFP Taxi Fleet and TFP Executive products for 2010.

The benefits to fleet customers include:

- **excess reduced by £200**
- **repairs carried out using the Aviva approved network**
- **a plated replacement vehicle for all 'non-fault' claims**
- **a discounted rate on a plated replacement vehicle for all 'fault' claims**
- **helping stabilise renewal premiums by controlling third party claims costs**

The Soccer World Cup 2010 Promotion



With over 1000 brokers now registered to use our market leading online "Quote and Buy" system – TFP Solo - TFP Schemes continues to provide a fast and efficient method for brokers to transact all their hire vehicle insurance business.

TFP Solo allows you to gain access online to quotations and documentation for the majority of our schemes including:

- **TFP Taxi**
- **TFP Executive**
- **TFP Liability**
- **TFP Minibus**
- **TFP Special Types**
- **TFP Truck**
- **TFP Multi Vehicles**

TFP Schemes – "Soccer World Cup 2010" Promotion

The promotion rewards you for sales of our products from 1st June to 10th July 2010. For every sale conducted between these dates the following Goals will be allocated to the individual broker.

Sale of	Goals
TFP Taxi Fleet	6 Goals
TFP Truck	6 Goals
TFP Multi Vehicles	5 Goals
TFP Minibus	5 Goals
TFP Executive	4 Goals
TFP Taxi	4 Goals
TFP Special Types & Agricultural	3 Goals
TFP Liability	3 Goals



Each Goal can be exchanged at the end of the "Soccer World Cup 2010" promotion for Capital Bond Shopping Vouchers

which can be used in over 160 high street and online stores.



The value of the Goals is shown in the table below:

200 Goals	£1000
100 Goals	£500
50 Goals	£250
20 Goals	£100

Goals are unlimited

So kick off the summer season by entering the TFP Schemes "Soccer World Cup 2010" Promotion today by emailing the following details to worldcup@tfpschemes.co.uk

Terms and conditions available on request.

Register Now via our website or fax your contact details below

Name _____

Company _____

Address _____

Postcode _____ Tel No: _____

Email address _____

www.tfpschemes.co.uk Fax: 029 20 30 10 40

PLEASE NOTE - TFP Schemes is currently running two football promotions, the above Soccer World Cup 2010 promotion providing Capital Bond vouchers.

To enter email your details to worldcup@tfpschemes.co.uk

and **JUST FOR FUN** our "Dream Football Challenge" -

enter online at www.tfpschemes.co.uk

TFP Schemes Support for Brokers

The support provided by our business development team has enabled many brokers to grow and develop their hire car business within their local market.



Murton Alexander, in Swansea is a regional broker who has seen tremendous benefits from our marketing support which includes:

- hassle free quotations and business processing through TFP Solo,
- the provision of marketing lists providing details of local taxi companies
- targeted communications to taxi firms in their business area.

Rob Pountney of Murton Alexander comments "Our taxi business with TFP Schemes has grown significantly thanks to the assistance of their business development team. Their expertise and knowledge of the taxi market both locally and nationally has been a real advantage to us in obtaining this business."

TFP Funeral Homes

TFP Funeral Homes provides cover exclusively for Funeral businesses. Our policy is tailor-made for each company and provides extensive cover including the following added benefits:

- Underwritten by Aviva
- All Risks Cover
- Deceased personal effects cover
- Many additional covers as standard
- Further discounts if fleet insured through TFP Executive

Legislation covering Funeral Directors

There is no legislation specifically for funeral directors. However, as a business person engaging in activities that are potentially hazardous to both people and the environment, there is certain legislation that Funeral Directors should be aware of.

Health and safety and environmental legislation

- the Public Health Act empowers local authorities to pass bye-laws governing the use and provision of mortuaries and post-mortem rooms. A check with the local authority environmental health department for details of any relevant bye-laws in the area should be undertaken
- the Public Health (Control of Diseases) Act and regulations made under it cover situations where a

person dies while suffering from a notifiable disease, and restricts the period of time for which a body may be retained after death

- the Control of Substances Hazardous to Health (COSHH) Regulations cover the storage and use of chemicals
- the Environmental Protection Act regulates the disposal of waste chemicals, detergents and so on
- the Health and Safety at Work Act and the numerous regulations made under it cover all aspects of health and safety. Funeral Directors have a duty to ensure the health and safety at work of all their employees and those with more than five employees must prepare a written health and safety policy statement. Some key areas where health and safety regulations affect a business, includes the use of electrical equipment, adequate provision of protective clothing and equipment and the reporting of any accidents at work.

TFP Funeral Homes quotations for individual vehicles can be obtained via TFP Solo – the TFP Schemes “quote and buy” facility available at www.tfpschemes.co.uk

Cover for all funeral home businesses and fleets can be simply arranged by completing the forms at www.tfpschemes.co.uk/documentation.asp and faxing to our underwriting team who will generally respond within a couple of hours.



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