

Summary of Cover - TFP Special Types

Covering agricultural vehicles to mechanical plant, tar sprayers and many more

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Policy Summary

This is a summary of the three covers available with our Special Types policy. We hope you find it useful.

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

Who is the insurer?

The insurer of the policy is Aviva Insurance Limited.

What is the Special Types cover?

The Special Types (including agricultural vehicles) policy from Aviva provides cover for your vehicles and certain plant. The cover comprises Comprehensive, Third Party Fire and Theft or Third Party only cover (as chosen by you when requesting a quote and as itemised in your schedule).

What are the benefits & features of Special Types?

Your policy includes the following features and benefits, shown in the table, below. These details are explained in full in your policy document.

About your TFP Special Types Cover:

| Features and benefits Included automatically | Comprehensive | Third Party Fire and Theft | Third Party Only |
|--|---------------|----------------------------|------------------|
| Legal liability for death or injury to any person, including passengers | • | • | • |
| Legal liability for damage to other people's property (limit of £1,000,000) | • | • | • |
| Legal costs incurred with our consent in connection with a claim against you | • | • | • |
| Loss or damage to the insured vehicle | • | Fire and Theft claims only | X |
| Glass cover | • | Fire and Theft claims only | X |
| Loss or damage to wheeled trailers attached to an insured vehicle | • | Fire and Theft claims only | X |
| Loss or damage to implements attached to an insured vehicle | • | Fire and Theft claims only | X |
| Loss or damage to implements detached from an insured vehicle. This is only available if the vehicle is not restricted to agricultural use | • | Fire and Theft claims only | X |
| Accident recovery and approved repairer service | • | Fire and Theft claims only | X |

What are the significant or unusual exclusions or limitations of Special Types?

On this page, you'll find a summary of the most significant or unusual exceptions to your cover. Please refer to your policy document for full details.

Excess charges

You may be liable to pay an excess charge (the first part of a claim) when making a claim.

| Policy cover | If your vehicle is restricted to agricultural use | If your vehicle is not restricted to agricultural use |
|---|---|---|
| Accidental Damage, Fire or Theft Claims | Nil | £250 |
| Glass Repair and Replacement Cover | Nil | £50 |

Exceptions to loss of or damage to your vehicle

This summary comes from Section I of your policy document. The main exceptions here, include:

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

Exceptions to liability to third parties

This summary comes from Section II of your policy document. The main exceptions here, include:

- 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 anyone, other than the driver or attendant of your vehicle, bringing 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
- loss, damage, injury or death caused by pollution or contamination
- loss, damage, injury or death caused by contact with any substance or compound used as an insecticide, herbicide or other control of pests, disease or weeds elsewhere than on land occupied by the policyholder or on crops owned by the policyholder on that land
- any consequence whatsoever resulting directly or indirectly from or in connection with terrorism regardless of any other contributory cause or event except where such liability is required to be covered by the Road Traffic Acts.

How long does my Special Types insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium. You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

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% |

How to claim

Just call our claims helpline any hour of any day on 0800 246876. Please have your policy number to hand when calling.

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.