

Summary of Cover - TFP Truck

Commercial Vehicles including trucks, HGV and heavy loaders

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Policy Summary

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

Please note that this policy summary does not contain the full terms and conditions, which can be found in your policy document. It is important that you read the policy document carefully when you receive it. Thank you.

Name of the insurer

The insurer of this policy is Aviva Insurance Limited.

Type of insurance and cover

The TFP Truck policy protects you, permitted drivers and your truck. The cover comprises Comprehensive, Third Party Fire and Theft or Third Party Only cover (as chosen by you when requesting the quote and as itemised in your schedule).

Key covers, features and benefits

Your policy includes the following key covers, features and benefits, shown in the table opposite. These details are set out in full in your policy document.

About your TFP Truck 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 £5,000,000	•	•	•
Legal costs incurred with our consent in connection with a claim against you	•	•	•
Damage to the insured vehicle	•	Fire and theft claims only	X
New vehicle replacement	•	X	X
Replacement locks for cab doors, the ignition steering lock, the lock transmitter and the central locking interface	•	•	X
Glass cover	•	Fire and theft claims only	X
Trailers: any trailers whilst attached and any trailer owned, hired or in the policyholder's custody or control whilst detached	•	Legal Liability fire and theft	Legal Liability cover only
Contingent liability cover for trailers: covers liability incurred by the policyholder arising out of use of trailers, either belonging to or hired to the policyholder whilst attached to another operators vehicles.	•	•	•
Accident recovery and approved repairer service	•	Fire and theft claims only	X

Optional Cover

The following optional covers are also available:

- Mobile Shops Fixtures & Fittings.

If you have selected any of these options, they will be itemised on your schedule and full cover details will be set out in your policy document.

Key exceptions and limitations

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

The first part of any claim is known as the "excess". These are detailed in the table overleaf.

Standard excess	As shown on your schedule
Own damage excluding glass claims	£250
These excesses are increased as follows for young drivers and novice drivers:	
For drivers aged 20 or under	£550
For drivers aged 21 to 24 or a novice driver aged 25 or over	£450
Glass replacement cover	£75

General information:

Length of policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

How to claim

To make a claim phone Incident Care (24 hours) on 0800 169 4033. Please have your policy number to hand when calling.

Our service to you

We hope that you will be very happy with the service we provide. However, if for any reason you are not, we would like to hear from you.

In the first instance, please contact your insurance broker or usual contact at Aviva Insurance Limited. Full details of our complaints procedure will be set out in your policy document.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer the matter to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance you have and the circumstances of your claim.

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, Lloyd's Chambers, Portoken, London E1 8BN.

Exceptions to loss 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 truck have been left in or on your truck.

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 either bringing a load to your vehicle for loading on to it or taking a load away from your vehicle having unloaded it.

Exceptions to trailers

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

- loss or damage caused directly or indirectly by fire if your trailer is equipped for the cooking or heating of food or drink
- death, bodily injury or illness of any person caused by food poisoning or anything harmful contained in any goods supplied or any harmful or incorrect treatment given at or from your trailer
- if your trailer is a caravan, other than to indemnify you within the terms of Section II of the policy while your caravan is attached to your vehicle, the first £250 of any theft claim in respect of a detached trailer.

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%