

## Policy Summary

Aviva Taxi provides Private and Public Hire cover for individual taxis. Cover can include Loss or Damage to your vehicle, Liability to Third Parties, RAC Accident Recovery, Legal Expenses and Advice.

## Name of the insurer

Aviva Taxi is administered by TFP Schemes and underwritten by Aviva Insurance Ltd. Registered in Scotland, No 2116. Registered Office: Pitheavlis, Perth, PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Some important facts about your Aviva 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.

Your policy wording can be found on [www.tfpschemes.co.uk/documents](http://www.tfpschemes.co.uk/documents).

## About your Aviva Taxi Cover Significant Features and Benefits

This section outlines the main features and benefits of cover:

Features and benefits Included automatically	Significant exclusions or limitations
Loss or damage to your car including accessories and spare parts	Excesses (first portion of any claim) from £350 and above depending on age of driver. In addition to any voluntary or compulsory excess, additional excess applies for late claims reporting as follows: Up to 30 days - Nil, 31 to 45 days - £100, 46 to 60 days - £200, 61 to 89 days - £300, 90 days or more - £400. Personal effects of driver or passenger excluded. 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 169 4066
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 vehicle 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	Damage to property owned or in the control of the Principal
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 (article 7(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 trip up to a maximum of 120 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. Underwritten by Arc Legal Assistance Ltd.	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 Chief Vehicle Rentals
*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 is included. 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 1 of your policy

- 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 whilst the ignition keys of your vehicle have been left in or on your vehicle.
- Loss of value following repair.

## Exceptions to Section 2 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.

## 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.

## Making a Claim

All claims irrespective of negligence or liability must be, in the first instance, reported to Incident Care **0800 169 4066**, 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, 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

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

**029 20 30 10 30 • [www.tfpschemes.co.uk](http://www.tfpschemes.co.uk)**