



Designed for businesses operating a fleet comprising of cars and small commercial vehicles

Our Motor Fleet product is designed for businesses operating a fleet of 3 to 25 vehicles comprising of cars and small commercial vehicles with a gross vehicle weight up to 7.5 tonnes. Cover is provided for the business use of the policyholder (excluding use for hire and reward) as well as social, domestic and pleasure purposes.

A range of special type vehicles can also be included.

Frequently Asked Questions

What type of businesses are eligible?

- UK based risks (excluding Northern Ireland, Channel Islands & Isle of Man),
- Risks need to be established for at least 2 years.
- Fleets operating 3 to 25 vehicles
- NCB rated cases are acceptable subject to a satisfactory CUE check and Bonus proof in the same name as the Policyholder
- New Ventures are not acceptable
- Most trade types are acceptable, although some high risk trades are not e.g. motor trade, recycling.

What vehicles are acceptable?

- UK registered vehicles
- Private cars excluding certain high performance vehicles e.g. Aston Martin, Bentley, Ferrari etc.
- Commercial vehicles up to 7.5T GVW provided no more than 9 seats including the driver
- A range of special type vehicles can also be included for Third Party Only cover
- Agricultural vehicles are not acceptable
- Motorcycles are not acceptable
- Maximum value any one vehicle £100,000 (Tracker required for all vehicles valued over £50,000)
- Certificates are open, adjustments are on an “as and when” basis.

What drivers are eligible?

- Any driver 25 and over
- Any driver over 30 is available at a discounted rate
- Drivers aged 21 to 24 will need to be named and must be less than one third of the total drivers
- Any driver with 7 conviction points or more or any period of disqualification will need to be referred.

What is the permitted use of the vehicles?

- Social, domestic, pleasure and use for the Policyholders business or profession
- Carriage of goods or passengers for hire & reward is excluded
- Carriage of hazardous goods requiring statutory signage or visiting hazardous locations is excluded.

What cover & excess apply?

- Comprehensive, Third Party Fire & Theft and Third Party only cover are all available
- Minimum policy excess is £250 ADF&T and £100 glass
- Drivers under 25 or those with a full licence for less than 12 months will be subject to higher excesses.

What are the main Policy Benefits provided?

- New Car Replacement for private cars less than 12 months old, if repairs exceed 60% of manufacturer's last list price (comprehensive cover only)
- Lost or Stolen Keys up to £1,000 (comprehensive cover only)
- Damage caused to vehicle by Misfuelling up to £5,000 in any one period of insurance (comprehensive cover only)
- Personal Effects up to £250 (comprehensive cover only)
- Yes Claim Bonus - £200 policy excess reduction applies if claims are reported within 24 hours with identifiable third party details
- RAC Breakdown cover - is available.

What about foreign use?

The territorial limits of the policy for own damage covers include the EU. Vehicles may temporarily be used for a maximum of 30 days in any one insurance period outside the UK and within the territorial limits for SD&P or Business Use at no charge. Vehicles exceeding 30 days annual use need to be referred.

How are claims handled?

All claims are reported by telephone to the Covea Motor Claims Careline on 0330 024 2230 which is available 24 hours per day and 365 days a year. Vehicles repaired at Covea approved garages will be offered courtesy vehicles.

How do I get a quote?

Send presentations to sales@tfpschemes.co.uk. A quote form is available on our website www.tfpschemes.co.uk for your convenience that will capture all the relevant information we need to quote the risk.

What documents are needed after cover is effected?

A Statement of Fact and authenticated NCB proof if risk was previously rated on this basis.

Copies of all our documents, including Summary of Cover and Policy Wording are available on our website.

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