

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

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.

Name of the insurance undertaking

Underwritten by, Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 ONH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Type of insurance and 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).

Key covers, features and benefits

Your policy includes the following key benefits, features and covers, shown in the tables below. These details are set out in full in your policy document. Your policy wording can be found on www.tfpschemes.co.uk/documents.

About your TFP Special Types Cover Significant Features and Benefits

This section outlines the main features and benefits of 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 £2,000,000)	•	•	•
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
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	Limit of 31 days in any one trip up	Limit of 31 days in any one trip up	Limit of 31 days in any one trip up

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.

Excesses

If your vehicle (including its accessories and spare parts) is lost, stolen or damaged, you will have to pay the first part of any claim, as set out below.

Policy Cover	Amount
Fire or Theft Claim	£250
Accidental Damage Claim	
<ul style="list-style-type: none"> Driver aged 25 or over 	£250
<ul style="list-style-type: none"> Driver aged 25 or over (Licence held less than 12 months) 	£450
<ul style="list-style-type: none"> Driver aged 21 - 24 	£450
<ul style="list-style-type: none"> Driver aged 20 or under 	£550
Glass Replacement	£75

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 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 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.

Making a Claim

All claims irrespective of negligence or liability must be, in the first instance, reported to Aviva Incident Care on **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.

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TFP Schemes is a trading style of Q Underwriting Services Limited and is registered in England And Wales.

Company Registration Number is 08946569

Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW

Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Firm reference number is 657367

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