

Private and Public Hire Vehicles

Policy Summary

This is a summary of the three covers available with our TFP Taxi Fleet 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.

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 TFP Taxi Fleet policy is designed for taxi fleets of 3 or more vehicles which are authorised to carry less than 17 passengers. It protects you, permitted drivers and your vehicle. 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 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 Taxi Fleet - Key Benefits:

Key Benefits included automatically	Comprehensive	Third Party Fire and Theft	Third Party Only
Claims Incident Care Line (24 hours a day, 365 days a year)	•	•	•
Claims handling from dedicated Aviva team	•	•	•
Yes Claim Bonus £200 excess reduction for qualifying claims reported within 24 hours	•	X	X
Plated Replacement Vehicle facility provided by Chief Rentals for non fault accidents involving any vehicle	•	X	•
Breakdown option provided by RAC at preferential rates for TFP Taxi Fleet customers	•	•	•

	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
European Territorial Limits	•	•	•
Glass cover	•	Fire and Theft claims only	X
Trailers when attached, subject to a maximum indemnity limit of £2,000 per trailer: the cover applicable to your vehicle shall also apply to any attached trailer	•	Legal Liability Fire and Theft	Legal Liability cover only

	Comprehensive	Third Party Fire and Theft	Third Party Only
Trailers when detached: Providing this has been declared to TFP Schemes, cover will also apply to any detached trailer, hired, leased or rented to you (for a period of not less than 3 months) or if in your custody or under your control while detached from your vehicle.	•	Legal Liability Fire and Theft	Legal Liability cover only
£500 drivers personal belongings	•	Fire and Theft claims only	X
Up to £25,000 Driver Assault cover following an unprovoked attack	•	X	X
Expert Legal Services and Advice to pursue injury compensation, loss of earnings and any other uninsured losses. Underwritten by Arc Legal Assistance Ltd.	•	•	•
Replacement Child Seat cover up to £100 per child seats	•	Fire and Theft claims only	X

Legal Liability to the public for accidental personal injury or damage to property up to £5 million indemnity limit (can be increased to £10 million on request).

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.

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.

Extended Public and Employers Liability covers are provided under a separate policy. For further details please refer to the TFP Liability Summary of Cover

Key Exceptions and Limitations

Below you will find a summary of the most significant or unusual exceptions to your cover. Please refer to your policy document for full details. Excess details are shown in the table below:→

	As shown on your schedule and policy
The own damage excess excluding glass claims is increased by the following:	
For drivers aged 20 or under	£300
For drivers aged 21 to 24	£300
For drivers aged 25 or over who have held a public or private hire licence for less than 12 months	£300
For drivers aged 70 or above For drivers aged 25 or over who is the holder of a provisional licence or a full licence for less than 12 Months or a licence issued outside Great Britain, Northern Ireland, the Channel Islands, Isle of Man and the EU for less than 2 years to drive a vehicle of the same class as such vehicle	£150
	£300
	£300
	£300

Exceptions to Loss or Damage to your Vehicle

This summary comes from Section 1 of your policy document. The main exceptions here include:

- loss of use, wear and tear, depreciation, or mechanical, electrical, electronic failure, breakdown or breakage, any computer and equipment failure or malfunction.
- 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 2 of your policy document. The main exceptions here include:

- death or bodily 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 Act.
- damage to premises (or to the fixtures and fittings) attaching solely as occupier (not as owner) where the damage is insured by another policy.

Exceptions to Driver Assault cover

This summary comes from Section 11 of your policy document. The main exceptions here include:

- Accidental Bodily Injury sustained while under the influence of intoxicating liquor or drugs taken by the Insured Person other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction
- intentional self-inflicted injury

General Information:

How to make a claim

To make a claim phone Incident Care (24 hours) on **0800 169 4066**. Please have your policy number to hand when calling.

Our service to you

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 contact your insurance advisor or alternatively write to:

TFP Schemes, 40 Cathedral Road, Cardiff CF11 9LL
or telephone us on **02920 301030**.

Full details of our complaints procedure will be set out in your policy. If you have complained to us and you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
or log on to their website at www.financial-ombudsman.org.uk

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.

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 in the current period of insurance, no return premium will be payable in respect of that specific vehicle.

029 20 30 10 30 • www.tfpschemes.co.uk

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
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