

## Goods Carrying Vehicles including Service Vans Special Type Vehicles

### Policy Summary

This is a summary of the three covers available with our Truck Mini 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 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

### Type of insurance and cover

The Truck Mini Fleet policy is designed for fleets between 3 and 18 vehicles including trucks, vans, special types and private cars. (7.5T GVW Trucks should represent the majority vehicle schedule). 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](http://www.tfpschemes.co.uk/documents).

#### About your Truck Mini Fleet - Key Benefits:

Key Benefits included automatically	Comprehensive	Third Party Fire and Theft	Third Party Only
Vision Track VT2000 forward facing camera with a specific Dashboard panic button, if existing CCTV does not meet the minimum required specification. Upgrade options available with Vision Track.	•	•	•
2 Year Fixed Premium	•	•	•
Low Claim Rebate of 2.5% after 2 years if claims ratio (based on paid and outstanding claims) is less than 30%	•	•	•
Claims Handling from a dedicated team committed by charter to deliver service and defence excellence	•	•	•
Yes Claim Bonus £200 excess reduction for qualifying claims reported within 24 hours	•	X	X
Courtesy vehicles up to 3.5 tonnes through the Aviva Approved Repairer Network if your vehicle is less than 7.5 tonnes	•	X	X
Access to courtesy vehicles over 3.5 tonnes at the discretion of Chief Rentals for non-fault incidents involving any vehicle	•	Fire and Theft claims only	X

#### About your Truck Mini Fleet - Key Features and Covers:

Features and Covers 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
Enhanced New vehicle replacement up to 12 months for a goods carrying vehicle	•	Fire and Theft claims only	X
European Territorial Limits	•	•	•
Replacement locks for cab doors, the ignition steering lock, the lock transmitter and the central locking interface	•	Fire and Theft claims only	X
Glass cover	•	Fire and Theft claims only	X
Trailers when attached: the cover applicable to your vehicle shall also apply to any attached trailer	•	Legal Liability Fire and Theft	Legal Liability cover only

Features and Covers Included automatically (cont.)	Comprehensive	Third Party Fire and Theft	Third Party Only
Trailers when detached: the cover will also apply to any trailer owned, 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
Trailers Contingent liability covers liability incurred by you in respect of any trailer owned by you or hired to you while it is not in your custody or control, providing there is no other existing insurance covering the same liability.	•	•	•
£500 drivers personal belongings	•	Fire and Theft claims only	X
Physio Cover: up to £400 Physiotherapy for drivers and passengers injured as a direct result of an accident	•	X	X
Psychological Intervention: up to £1200 Psychological Support for drivers and passengers involved in an accident	•	X	X
Payment for Court Attendance: up to £500 per day Court Reimbursement costs if you or any director, partner or driver attends court to defend claims	•	•	•

## Commitments and Best Practice by the Customer

The Truck Mini Fleet additional benefits will only apply when the commitments listed below are delivered. Failure to adhere to these commitments could remove your entitlement of the Fixed Rate and Low Claims rebate benefits unless TFP Schemes expressly agree in writing to their continuance.

### Drivers

- Validation checks of all drivers licences at the time of hiring and annually thereafter.
- Reviews take place post-accident to understand causes and identify action to reduce reoccurrence.

### CCTV Installation

- Policyholders will be responsible for the payment of VAT to Vision Track within 14 days of the date of the invoice for all new and substituted vehicles. The camera will only be dispatched and installed when the VAT part of the invoice is paid.
- Cameras which meet the minimum required specification TFP Schemes approval are to be fitted in all vehicles within 45 days of the policy start date and within 30 days for additional or substituted vehicles thereafter.

### Camera Management Programme

- Completion of the Camera Management Programme training session at your premises within 30 days of cameras being fitted.

### Claims Incidents

- At least 75% of all incidents (excluding windscreen and glass) which may lead to a claim are reported to the Aviva 24 hour incident line within 24 hours.
- Camera incident footage is provided within 7 days from the date requested by either Aviva or TFP Schemes.
- Vision Track cameras are configured to include the Policyholder contact details for alert emails. Policyholders give their consent for any remote CCTV footage requests by Aviva, TFP Schemes or their Insurance Broker including access to the platform in relation to any incident which may give rise to a claim.

**This document forms part of your policy. If these commitments are not met, you could be liable for an additional £1,000 ADF&T Excess and will lose the benefit of the Fixed Rate for Two years and the Low Claims Rebate.**

## 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:

Standard excess unless varied in Quotation	As shown on your schedule and policy
Own damage excluding glass claims	£500
The own damage excess excluding glass claims is increased to the following for young drivers and novice drivers:	
For drivers aged 21 to 24	£600
For drivers aged 20 or under	£700
For novice drivers* aged 25 or over	£800
Glass replacement cover	£75

\* Novice drivers are where a full HGV licence has been held for less than 12 months

## 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 or damage caused by the solidification or setting of any materials, where your vehicle is a concrete mixer, unless the solidification is caused by damage directly arising from a motor accident.

## 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.
- 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 6 of your policy document. The main exceptions here include:

- If any trailer or disabled mechanically propelled vehicle is being towed otherwise than in accordance with the law.
- Loss or damage to property being carried in or on any trailer or disabled mechanically propelled vehicle.
- Under Section 2 of the policy for any loss or damage arising from the operation of any plant permanently attached to and forming part of your trailer (other than any lifting device for self-loading) as a tool except where such liability is required to be covered by the Road Traffic Act.

## 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](http://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](http://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.

Any return premium following policy cancellation during the first 12 months of the 2 year term will be subject to the short period scale below. 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%

Cancellation after the first year is subject to pro rata terms. 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.

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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.