

# TFP Schemes Product Overview

Product	How Quoted	Commission	Vehicles	Drivers	To Qualify	Benefits	Extensions/Options
<b>Motor Trade Road Risks</b>	Full cycle using TFP Solo system or via Marketplace	15% Base Scale 0 - 20%	Maximum 10 vehicles on MID. No more than 4 Owned Vehicles	Named Drivers 25 to 69 2 Named or 3 if same address spouse	1 year Motor Trade NCB (Private Car and Commercial Vehicle NCB acceptable for qualifying risks) 1 year established 1 year without a fault loss	£50k annual limit at Home and/or Business Trading Address No 400m premises exclusion Foreign use: 21 days when SD&P	Glass £150xs (NCB not prejudicial) Accompanied demo (Sales trade) Additional Business Use EL/PL/Tools
<b>Truck Mini Fleet</b>	TFP Underwriters sales@tfpschemes.co.uk	10% but can be adjusted	3 to 18 including Trucks, Vans, Special Types & Private Cars	Any Driver 25 to 69 Named Drivers 21-24 & 70-72	Existing qualifying CCTV or acceptance to fit new. NCD / claims experience Ideally 3 years + trading	Free Vision Track VT2000 cameras for vehicles 7.5 tonnes GVW and over if no existing CCTV Fixed 2 year rate with <30% LCR Premier level policy benefits	Upgrade option for Video Telematics Platform is available via Vision Track
<b>Taxi Fleet</b>	TFP Underwriters sales@tfpchemes.co.uk	10% but can be adjusted	3 or more	Any Driver 25 to 74 Named Drivers 21-24	NCB / Claims Experience	PL cover £5 million (non premises) £25,000 Driver Assault & £1,000 Accessories	RAC Breakdown* PL £10 million or Premises & EL
<b>Taxi</b>	Full cycle using TFP Solo system or via Marketplace	10% Base Scale 0 - 15%	1 vehicle	Named Drivers 23 to 74	Full UK driving licence 2 Years	PL cover £5 million (non premises) £25,000 Driver Assault & £1,000 Accessories	RAC Breakdown* PL £10 million or Premises & EL
<b>Day Driver (Taxi)</b>	Full cycle using TFP Solo system or via Marketplace	10% Base Scale 0 - 15%	1 vehicle	Named Drivers 23 to 74	No business use between the hours 22.00 & 04.00	PL cover £5 million (non premises) £25,000 Driver Assault & £1,000 Accessories	RAC Breakdown* PL £10 million or Premises & EL
<b>Executive (Taxi)</b>	Full cycle using TFP Solo system or via Marketplace	10% Base Scale 0 - 15%	1 vehicle	Named Drivers 25 to 74	Executive "type" vehicles Chauffeur risks including wedding and funerals	£25,000 Driver Assault & £1,000 Accessories	RAC Breakdown* PL £10 million or Premises & EL
<b>Courier</b>	Full cycle using Qtrade	10% Base Scale 0 - 15%	1 vehicle	Named Drivers 25-69	Full UK driving licence 5 Years Comprehensive cover Proposer must be an Individual	PL cover £5 million £5,000 Goods in Transit	Increase PL cover to £10 million Increase transit Cover £10,000 Add EL cover
<b>ALL PRODUCTS</b>	<b>Yes Claim Bonus</b> £200 reduction from excess if claims FNOL within 24 hours with verifiable third party details. Fire & theft not applicable.				<b>Experienced TFP Staff</b> Over 40 staff to help brokers with a very fast service.		

Intermediary use only

\* These are separate policies to the main policy of insurance



**029 20 30 10 30 • www.tfpschemes.co.uk • sales@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.  
Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority. Firm reference number is 657367.

PART OF **Q Underwriting**

QD20010.1