



Truck Mini Fleet - Frequently Asked Questions

Eligibility

What type of truck businesses are eligible?

Businesses operating 3 to 18 vehicles, established at least 2 years, who agree to fit CCTV and use their system to help manage and control risk.

What vehicles are acceptable

Trucks, Vans, Special Types and Private Cars. 7.5T GVW Trucks should represent the majority of the vehicle schedule

What drivers are eligible

Any driver aged 25 to 69. Drivers 21 to 24 or 70 to 72 would be named and terms may apply. Drivers holding HGV licences for less than 2 years and/or with 6 points or a past disqualification need referral.

What if the Customer is already covered by Aviva

We will not be able to quote if the Fleet is currently insured with Aviva

Why should I use TFP Schemes rather than Aviva

We are investing in the protection of your Customer using a managed CCTV proposition exclusive to TFP Schemes. Our unique Fleetwise based product provides enhanced covers and a number of additional benefits.

Extra Benefits

What are the extra benefits

- Complimentary CCTV cameras (Customer pays VAT) for Trucks 7.5 GVW or more
- Premium discount if the customer already has an acceptable CCTV camera system
- 2 year policy with fixed rate per vehicle
- Low claims rebate
- Yes Claim Bonus £200 excess reduction for claims reported within 24 hours with identifiable third party details

What are the commitments

- At least 75% of incidents reported in 24 hours to Aviva's Incident Care Helpline which is open 24/7.
- CCTV must be fitted within 45 days of inception
- Camera Management Programme customer training visit within 30 days of CCTV installation

What happens if commitments are not met?

- Loss of the 2 Year Fixed Rate and eligibility for the Low Claims Rebate
- Additional £1000 ADF&T excess applies if timescales for CCTV camera installation or the Camera Management Programme meeting are not met or if footage, once cameras are fitted, is not available when requested after an incident.

Enhanced Camera Proposition

What system is provided

- A Vision Track VT2000 forward facing camera with Full HD capability and a specific Dashboard panic button.
- 3G customer portal for incident FNOL externally monitored for panic & shock events 24 hours a day
- 128 Gb commercial grade SD cards capable of recording approximately 100 hours of footage before overwriting
- Flexible installation including weekends. For larger vehicle schedules batch fitting is possible
- Customer only pays the VAT for fitting or refitting on all new and substituted vehicles

What is the Camera Management Programme and why is it required?

- Training support at customers premises after installation to maximise use of their new cameras and portal.
- Sharing of Industry best practice risk measures. It is not a survey.
- The customer session lasting approximately 2 hours is at no cost and you will receive a copy of the best practice report.

General Policy Information

What is the certificate and adjustment basis?

The policy is on an "as and when" basis using specified certificates. Adjustments for permanent changes will be on a pro rata basis.

What is the low claims rebate and how is this paid?

A premium rebate payable to the customer if occurred claims costs are less than 30% of the 2 year premium. The payment is net of commission and is paid subject to the client renewing after 2 years.

What about hazardous goods or locations?

Each case considered on its merits subject to additional information. A supplementary fact finder is required.

What about foreign use?

The policy provides the UK cover applicable to the vehicle within the European territorial limits. Foreign use should be declared and additional terms may be applied if overall use exceeds 20%.

What about trailers?

Cover is provided for attached and detached up to £100,000 any one trailer as standard.

What about expanding risks?

Where vehicle numbers are more than 50% higher from the inception position our written consent is required for the continuation of the fixed rate benefits.

What happens if the policy is cancelled within the first 2 years?

Short period charges apply in the first year of the policy. Thereafter pro rata cancellation rates applies.

What happens after 2 years?

We invite renewals on a further 1 or 2 year basis and would fund the CCTV camera data costs for existing cameras. In all instances the customer would pay the VAT.

What about additional vehicles?

Additional trucks (7.5T GVW and over) will benefit from complimentary cameras. Customers pay the VAT only.

What about substituting trucks with cameras?

The camera needs to be transferred to the new vehicle. The customer only pays the VAT on the installer's costs.

If the CCTV camera isn't recording when an incident occurs does cover apply?

Yes, policy cover would operate however an additional £1000 ADF&T excess would apply if the footage is requested. This would not apply during the first 45 days before camera installation.

What about Laid Up cover?

Vehicles can be laid up once during a policy year for a minimum period of 28 days and need to be locked in a garage or compound secured by perimeter walls and/or fences.

What about CCTV cameras for temporary vehicles?

Any temporary truck changes up to 60 days duration do not require CCTV camera protection.

What documents are needed after cover is effected?

The FactFind Proposal, evidence of NCB if applicable and evidence of the existing CCTV where accepted

How do I get a quote?

You can either upload the quote information to our Q Trade platform or alternatively send a presentation to sales@tfpschemes.co.uk

Our privacy notice (www.tfpschemes.co.uk/privacy/) lets you know how we use your data and how to request removal.

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

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