

Policy Summary

TFP Motor Trade provides you with the protection that your business needs.

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.

Some important facts about your TFP Motor Trade insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet to make sure you understand the cover it provides. Your policy wording can be found on www.tfpschemes.co.uk/documents.

About your Asset Protection and Motor Liabilities- Road Risk Cover:

Features and benefits Included automatically	Significant exclusions or limitations
Loss or damage to any insured vehicle while in your custody, in connection with your business.	Annual limit of £50,000 for claims whilst at business trading premises (including home if home based)
Protection against your legal liability for bodily injury or damage caused by an insured vehicle:	Unlimited indemnity in respect of injury £5,000,000 in respect of property damage
Cover on a named driver basis for persons aged 25 - 69	Maximum of 2 drivers or 3 if a named spouse
Comprehensive cover applies as standard including windscreen	Subject to a £350 minimum policy excess
Selectable Vehicle Indemnity Limits	Available up to £50,000 for own and customer vehicles
Up to 4 'own use' vehicles and 6 'sale' vehicles	

Cover Includes

- Legal liability to customers for loss of use of customers' vehicles up to £10,000 or contents of their vehicle up to £25,000 for commercial loads and £5,000 for all other contents
- Contractual liability cover
- Unauthorised movement of vehicles obstructing the use of insured vehicles
- Compensation for court attendance as a witness in connection with any claim
- New replacement vehicle following damage to a qualifying vehicle to an extent greater than 50% of its list price within 12 months of first registration
- Extended foreign use cover up to 21 days per trip and 60 days in any one year where vehicle use is restricted to social domestic and pleasure purposes only
- Replacement locks and keys cover for vehicles limit £5,000 per period of insurance
- Legal expenses in connection with Corporate Manslaughter Act.

Exceptions and Limitations

(please refer to the Asset Protection and Motor Liabilities – Road Risks section of the policy booklet)

- Vehicles are subject to the indemnity limit selected and specified in the policy schedule.
- Vehicles hired under a hire purchase, leasing or contract hire agreement to partners, directors or employees.
- Vehicle transporters capable of carrying more than 2 vehicles unless in your custody for service or repair.
- Any vehicle carried by a vehicle transporter capable of carrying more than 2 vehicles unless in your custody for service or repair.
- Loss of use other than in respect of customers' vehicles.
- The first part of any claim for loss or damage to an insured vehicle (the excess).
- Death of or bodily injury to employees other than as required by road traffic legislation.
- Losses where a vehicle is being used or driven other than in accordance with the terms of the Certificate of Motor Insurance.
- Any vehicle being used airside.
- Liability for acts of terrorism other than as required by road traffic legislation.
- Vehicles seized due to RTA or MID regulations.

Unacceptable Vehicles

No cover applies to the following vehicles when owned by you, or when held by you as sale vehicles.

- Cars in ABI groups 49 & above or where specifically listed as unacceptable
- Goods vehicles over 7.5 tonnes GVW
- Historic vehicles made before 1st January 1974
- Imported vehicles including USA & Canada Left Hand Drive
- Kit or custom vehicles
- Left Hand Drive vehicles
- Mobile shops, catering vans, ice cream vans
- Modified vehicles
- Motorcycles exceeding 250cc
- Passenger vehicles exceeding 9 seats (including driver)
- Q Plated vehicles
- Quad bikes and trikes (all motorised)
- Tool of trade construction vehicles
- Transporters capable of carrying 3 or more vehicles



Unless otherwise stated, all models of the following vehicles are excluded from this policy:
 AC, Aston Martin, Audi R8, Bentley, BMW M & Alpina, Bristol, Bugatti, Buick, Cadillac, Caterham, Chevrolet Corvette, De Lorean, De Tomaso, Dodge SRT & Viper, Ferrari, Ford Cosworth & GT40, Holden, Hummer, Jensen, Koenigsegg, Lamborghini, Lexus LFA, Lotus, Marcos, Maserati, Maybach, McClaren, Morgan, Mercedes AMG & Brabus, Mitsubishi Evolution, Nissan Skyline, Noble, Pagani, Porsche 911, Rolls Royce, Subaru Impreza, Toyota Supra & Twin Turbo models, TVR, Vauxhall VXR models, Volkswagen R32 Golf

Extensions to Cover (where selected)

- Accompanied Demonstration (Sale Businesses Only)
- Windscreen Cover with £150 Replacement Excess / Nil Excess Repair and non NCD Prejudicial
- Additional Business Use

Legal Liabilities Option

Employers' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

Cover includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation.
- Unsatisfied court judgements in favour of employees injured in your employment by third parties.
- Compensation for court attendance as a witness in connection with any claim under this section.
- Worldwide cover for employees normally resident in the UK who are temporarily working overseas.
- Legal expenses in connection with Corporate Manslaughter Act.

Exceptions and Limitations

(please refer to the Employers' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 per event
- Organisation, sponsorship or participation in any motor competition, trial, performance test or race.
- Aggravated, restitutionary, punitive or exemplary damages.
- Bodily injury to an employee carried in or entering or alighting a vehicle where road traffic legislation applies.

Public and Products' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.
 Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

Cover includes:

- Contractual liability cover in respect of Public Liability only.
- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation.
- Defective Premises Act liability.
- Personal liability cover for employees and directors whilst they are overseas on your business.
- Liability for loss or damage to premises hired or rented to you for the purpose of your business.
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990.
- Legal expenses in connection with Corporate Manslaughter Act.

Exceptions and Limitations

(please refer to the Public and Products' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower.
- Loss or damage to property - belonging, loaned or hired to you - held in trust or in your custody or control (but not staff personal effects, visitor's property and vehicles)
- Loss or damage to that part of any property being worked upon.
- Gradual pollution or contamination.
- The cost of replacing or repairing goods sold or supplied by you (except vehicles sold where damage to such is a direct result of work undertaken by you).
- The cost of rectifying defective repairs or work done by you
- The first part of any claim (the excess).
- Organisation, sponsorship or participation in any motor competition, trial, performance test or race.

Business Tools Option

Business Tools - Cover, Features and Benefits

Cover includes:

- Tools, and motor vehicle diagnostic equipment, owned by You or temporarily in Your custody or control, and required by You to carry out The Business, but excluding other computer equipment and associated data carrying materials.
- Automatic reinstatement of the Limit selected (subject to payment of additional premium).

Exceptions and Limitations

(please refer to the Business Tools Cover section of the policy booklet)

- Computer equipment or associated data carrying materials.
- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship.
- Mechanical or electrical breakdown or derangement.
- Theft from the business premises, or an unattended vehicle insured under the policy, unless there is evidence of forcible or violent entry.
- The first part of any claim (the excess).

Duration of the Policy

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.

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.

Reporting Incidents

All incidents which may result in a claim being made, irrespective of negligence or liability, must immediately be reported to Aviva Incident Care on 0800 404 9696. Incident Care 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 contact your insurance advisor or alternatively 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.

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

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

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