

## TFP Taxi scheme growth continues



The TFP Taxi product has far exceeded our expectations since its launch in June 2006.

The introduction of TFP SOLO, allowing brokers to undertake quotations online has ensured that the product is now one of the leading hire vehicle insurance products in the market.

As well as being easy to complete through the TFP SOLO system the TFP Taxi policy provides excellent cover at a competitive price – ensuring that your taxi clients receive the very best insurance cover.

### TFP TAXI benefits

- TFP Taxi cover is underwritten by Norwich Union
- **FREE** plated replacement vehicle for fault and non-fault accidents
- Special income replacement alternative - £35 per day
- **FREE** RAC Accident Recovery and Uninsured Loss Recovery
- Access to RAC Breakdown cover at specially competitive terms
- **FREE** £5M extended public liability cover (other extensions available)
- £25,000 driver assault cover
- Protected NCB available

## Register Now for TFP SOLO



During the month of May, TFP Schemes is running a promotion to assist you in the sale of TFP Liability and chauffeur vehicles through our TFP Executive policies, on TFP SOLO.

**Registered brokers will receive a £25 M&S voucher for all new business sales of the above products and the TFP Taxi single vehicle product undertaken through the TFP SOLO system. As in previous promotions any of these products not placed through the TFP SOLO system will receive a £10 M&S voucher.**

If you would like to register to take part in the May promotion, please fax back the form on the back page of this newsletter. **Please note you must register to be eligible to receive the vouchers.**

Complete the registration form and fax to 029 2043 5287 by 7th May 2007 or send an email to enquiries@tfpschemes.co.uk with the information requested below.

If you do not currently use TFP SOLO on receipt of your registration we will contact you to confirm your access to the TFP SOLO system allowing you immediate use of the TFP SOLO quotation service.

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_

Tel No: \_\_\_\_\_

Email address \_\_\_\_\_

Number of Single Taxi policies written in last 12 months. \_\_\_\_\_

Do you write any of the following types of covers? Please indicate approx number undertaken in last 12 months.

Taxi Fleet \_\_\_\_\_ Chauffeur Vehicles \_\_\_\_\_ Minibus \_\_\_\_\_

Coach \_\_\_\_\_ Funeral Cars \_\_\_\_\_ Funeral Homes \_\_\_\_\_



TFP Schemes  
Trevillian House  
40 Cathedral Road  
Cardiff CF11 9LL

Tel: 029 20 30 10 30  
Fax: 029 20 30 10 40  
email: enquiries@tfpschemes.co.uk  
www.tfpschemes.co.uk



# Cover Notes

The Newsletter of TFP Schemes



## TFP SOLO expands to include additional schemes

**TFP Schemes is pleased to announce that the functionality of its market leading online quotation and client management system is to be expanded to include two new schemes as from the 1st May 2007.**



Currently providing registered intermediaries with facilities to support sales of TFP Single Taxi products, TFP SOLO has proved incredibly popular with brokers. As a result this has led to the further development of the system to accommodate the TFP Liability product and chauffeur policies through the TFP Executive scheme.

### May Promotion – Register and receive £25 M&S Vouchers

During the month of May TFP Schemes is running a promotion to assist you in the sale of these additional new products on TFP SOLO and registered brokers will receive a £25 M&S voucher for all sales undertaken through the system.

If you would like to register to take part in the May promotion, please

fax back the form on the back page of this newsletter. Please note you must register to be eligible to receive the vouchers.

In addition, the commission payable on TFP Liability has been increased making the product an important added value sale to your income stream.

Damian Walsh, Partner at TFP Schemes commenting on the development stated “we have seen an incredible increase in the sales of our TFP Taxi product since the introduction of TFP Solo in 2006. As a response to the needs of brokers we have been working on the development of various additional support facilities, some of which are to be launched in May 2007. The inclusion of TFP Liability and TFP Executive on the system will again provide brokers with the quickest and most efficient way of conducting insurance business”.

Using TFP SOLO for the above products is very simple, however if you require any assistance or support please do not hesitate to contact us. If you have not yet taken advantage of the TFP SOLO system, please contact TFP Schemes on 029 2043 5280 today to ask for access to the test system.



## TFP Schemes – a new look

Following on from our successful re-branding in January, we have now completed this initiative with the introduction of our new corporate brochure. The brochure provides details of all six schemes that we currently provide together with information on the support services available for brokers. If you would like to receive a brochure please do not hesitate to contact us on 029 2043 5280.

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## in a different class

The TFP Executive scheme. Providing insurance brokers with a professional and personal service for the prestige and luxury hire car sector.

fast, efficient and totally...broker dedicated

Call our Broker Helpline on

**029 20 30 10 30**

www.tfpschemes.co.uk



## Changes to Taxi and Private Hire Vehicle (PHV) Legislation in the Road Safety Act 2006



**Taxi and PHV licensing in England and Wales is carried out by district/borough councils and unitary authorities outside London and by Transport for London (TfL) in London.**

The Government has decided the legislative framework within which licensing authorities carry out their licensing duties contained three significant safety risks and have taken the opportunity presented by the Road Safety Bill to address these risks. These include;

### Power to suspend or revoke a driver's licence with immediate effect

At present, a taxi or PHV driver (outside London) can continue to work as a taxi or PHV driver whilst appealing to the magistrates court against a decision by the local licensing authority to suspend or revoke his taxi or PHV driver's licence.

Section 52 of the Road Safety Act gives licensing authorities the power to suspend or revoke a taxi or PHV

driver's licence with immediate effect where they are of the opinion that the interests of public safety require such a course of action. Section 52 commenced on 16 March 2007.

### Repeal of the contract exemption

At present, in England and Wales (outside London) a vehicle is exempt from the requirement to be licensed as a PHV if it is used for contracts lasting not less than seven days. This is commonly known as "the contract exemption". Neither the driver of the vehicle nor the operator who arranges hirings need be licensed. The Government decided that this exemption posed a significant safety risk and should be repealed. Section 53 of the Road Safety Act repeals the contract exemption. Section 53 of the Act will be commenced in January 2008.

From the date of commencement, any vehicle which falls within the definition of "private hire vehicle" in the Local Government (Miscellaneous Provisions) Act 1976 must be

licensed by the council in which the person who arranges the bookings is located (known in the legislation as the "controlled district"). Any person who drives a licensed PHV must hold a PHV driver's licence and any person who arranges hirings using a licensed PHV must hold a PHV operator licence. The only exemptions from licensing will be for vehicles used solely for weddings and funerals.

### Changing the definition of "private hire vehicle" in London

At present, the Private Hire Vehicles (London) Act 1998 defines a private hire vehicle as "a vehicle constructed or adapted to seat fewer than nine passengers which is made available with a driver to the public for hire for the purpose of carrying passengers, other than a licensed taxi or a public service vehicle". It became apparent that vehicle owners were avoiding licensing on the basis that their vehicles were not being made available to the public; rather they were being used for a dedicated group or organisation, perhaps on a contract basis.

Section 54 of the Road Safety Act amends the definition of private hire vehicle in the 1998 Act by removing the words "to the public" from the current definition. The effect of this amendment will be similar to the effect of the repeal of the contract exemption outside London, namely that additional drivers, operators and vehicles will be brought within the PHV licensing regime. Section 54 will be commenced by 31 March 2008 at the latest. Further details on all these changes can be found at the Department of Transport website at [www.dft.gov.uk](http://www.dft.gov.uk)



## guardian angel

The **TFP Liability** scheme. Providing insurance brokers with access to essential cover for all contract work especially school and health authority contracts.

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Call our Broker Helpline on  
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[www.tfpschemes.co.uk](http://www.tfpschemes.co.uk)



## leading from the front

The **TFP Taxi Fleet** scheme. Providing insurance brokers with a professional and personal service for the taxi fleet operator, including cover for MPV's, minibuses and coaches.

fast, efficient and totally...broker dedicated

Call our Broker Helpline on  
**029 20 30 10 30**

[www.tfpschemes.co.uk](http://www.tfpschemes.co.uk)



## Drivers Handbook – Added value for your clients

**Many of you will be aware of the TFP Schemes Risk Management Guide which is now available for your clients on CD or by visiting [www.tfpschemes.co.uk](http://www.tfpschemes.co.uk)**

The guide provides many excellent tools to help your fleet clients run their operations more efficiently. A section of the guide which is particularly helpful is the Driver's Handbook, which provides essential assistance to fleet owners in the induction of new drivers ensuring any potential risk is eliminated.

The handbook is a draft guide for a new driver, which a fleet operator could use to confirm the company's requirements on the use, servicing and running of a company vehicle.

The Driver's Handbook includes information on the following key areas:

- Guidance for drivers on accident report procedures
- Company policy on motoring and parking offences
- Useful hints to keep the company vehicle in good condition

- General service and maintenance guidelines
- Important safety rules – including mobile phones, vehicle security and night parking

All in all, the Drivers Handbook used in conjunction with the rest of the Risk Management Guide can provide your clients with a very valuable tool in the efficient and safe running of their motor fleet. Make sure your clients receive the very best support ensuring they receive access to the Drivers Handbook via our website today.



## TFP TAXI – Loyalty Discount

**As ever we are always looking at ways of ensuring that our TFP Schemes products remain the most competitive in the hire vehicle insurance market.**

As from June 2007 we are pleased to announce that all renewed TFP Taxi policies will benefit on renewal from the introduction of a **LOYALTY BONUS DISCOUNT**.

This exclusive loyalty scheme is designed to reward your client, year in year out, with the following discount:

**1st Year £30.00,  
2nd Year £40.00,  
3rd Year and ongoing a £50.00  
discount off the annual premium.**

It may be that your clients may also wish to increase their existing cover under their policy to enjoy the benefits of the following:

- Optional RAC Breakdown Cover for only £78.50 (Ask TFP for full details)
- Increased Public Liability Cover of £10,000,000 for only £45.20
- Employers Liability Cover of £10,000,000 for only £73.55
- Data Head (Radio) Cover of £1,000 for only £21.00

