

Cover Notes

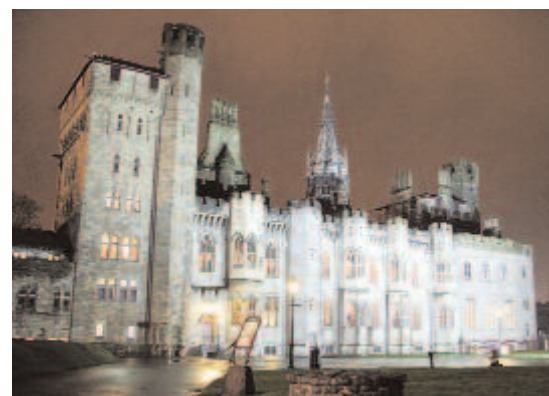


The Newsletter of TFP Schemes

TFP Schemes – Tenth Anniversary Celebrations



TFP Schemes has celebrated its tenth anniversary with a special event for staff at Cardiff Castle, one of Wales's leading tourist attractions. Situated in the very heart of the capital, and near to the TFP Schemes office, the Castle's enchanting fairytale towers conceal an elaborate and splendid interior.



A decade of success...

- 1998 – Taxi Fleet Plus established
- 1999 – Full delegated authority agreed
- 2000 – 1st £1 million GWP monthly target exceeded
- 2001 – Solus arrangement agreed with Norwich Union
- 2002 – Move of offices to Cardiff Bay
- 2003 – Fleet Underwriting Authority formally agreed
- 2004 – Introduction of TFP Executive policy, TFP Liability policy and Funeral Homes policy
- 2005 – Launch of TFP Single Taxi policy
- 2006 – Introduction of TFP Solo - Online Client Management and Quotation system
- 2007 – Rebranding of Taxi Fleet Plus to TFP Schemes
- Move to prestigious new central Cardiff premises at Cathedral Road.

TFP Schemes - Helping you drive your business forward

Not everything in the insurance world is 'par for the course'



Try something different -
and be strokes ahead.

Register for the TFP Schemes –

**"Golf Challenge"
Promotion.**

Starts on the 14th April and runs to 21st May 2008.

See inside for more details

Contained within its mighty walls is a history spanning nearly 2,000 years, dating from the coming of the Romans in the first century AD. After the Norman Conquest, the Castle's Keep was built and a number of Medieval fortifications and dwellings followed.

TFP Schemes staff "tasted" what it was like to live in these glamorous surroundings during their celebratory event which was held in the medieval banquet hall.

Ten years on much has changed at TFP Schemes but the original emphasis on customer service and the provision of an excellent working environment for staff has seen the organisation reap tremendous benefits over the years.

To all our supporting brokers, thank you for your part in helping to make TFP Schemes a success.

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TFP Schemes – Listed as Top 10 Wholesale Insurer



Leading media publication Insurance Age has recently named TFP Schemes as one of the Top 10 insurance wholesalers in the UK.

With spectacular growth in recent years, the hire vehicle insurance specialist is now one of the largest insurers in this sector. It has achieved this tremendous growth over a period of 10 years, since being established in 1998, writing business solely through introducing intermediaries.

Business growth is projected to continue over the next 12 months with TFP Schemes introducing a variety of new products through its TFP SOLO online client management and quotation system.



Let us Reward your Clients with up to 25% Discount off their Insurance Premium

When your client passes the DSA hackney carriage/private hire test they will immediately access top quality insurance underwritten by Norwich Union at exclusive rates

TFP Schemes is the market leading Private and Public Hire insurance specialist providing one of the best value for money policies in the market.

The TFP Taxi policy is provided by TFP Schemes to give your clients the “on the road” cover they need, with key extras as standard. Our immediate quotation and cover capability allows us to provide the cover your client needs as and when they require.

TFP Taxi gives you:

- **Dedicated personal service**
- **Insurer strength through Norwich Union**
- **Guaranteed plated replacement vehicle or unique income replacement compensation**
- **Public Liability Cover for contract work included as standard**
- **FREE** Clubline claims service – 24 hrs a day, 365 days a year
- **Up to £25,000 Driver Assault cover**
- **Personal Legal Advice via RAC Legal Services**
- **Access to RAC Breakdown Assistance cover at specially competitive terms**
- **Protected no claims bonus available**



For more details and an immediate quote call:

TFP TAXI
029 20 30 10 30

(Please quote ref DSA Scheme)
www.tfpschemes.co.uk



New Product Development

Additional new products available on TFP SOLO

We are pleased to announce that the TFP Taxi scheme has recently seen major enhancements to the cover available. This includes for the first time the following additions to the scheme:

London Mini Cabs

Now available on TFP SOLO, cover for all London Mini Cabs allowing brokers wishing to cover such clients, with access to one of the most competitive schemes on the market. The cover provides all the benefits of the TFP Taxi policy and of course is backed by Norwich Union.

Coming Soon

TFP SOLO will shortly see further products added and these include:

Short Period Cover

Cover will be available for TFP Taxi policies via TFP SOLO, for periods of 1, 3, 4 and 6 months allowing you to respond with total flexibility to the needs of your clients.

Special Type Vehicle Cover

Including agricultural vehicles to dustcarts, plant, cranes and many more.

Van and Truck Cover

Cover will be available for all vehicle types.

Funeral Homes

Providing a comprehensive range of property and premises risks cover, tailor made for operations of all sizes.

Multi Vehicle Risks

Cover can now be provided for named drivers at a discounted rate and tailored to maintain NCB on each vehicle if required.

The TFP SOLO online system now provides one of the most advanced support facilities in the industry, providing brokers with a fast, efficient and totally independent means of completing business.

Future enhancements to the TFP SOLO online system includes:

- **Claims View Screens**
- **Claims Search Functions**
- **Credit and debit card payments** accepted via TFP SOLO
- **History Event Log**
- **Broker Diary Function**



All these enhancements will allow brokers to have immediate access to all their client's policy and claims history at the touch of a button.

TFP SOLO – all the support you will ever need.

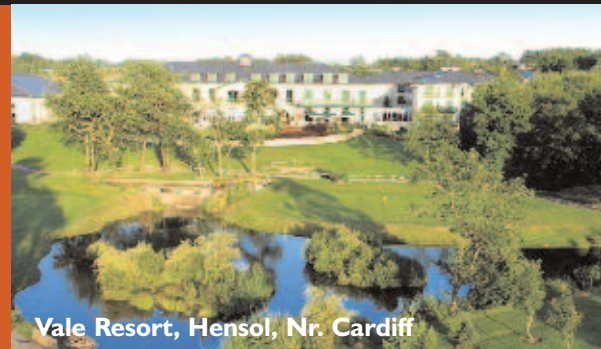


TFP SCHEMES "GOLF CHALLENGE" PROMOTION



Not everything in the insurance world is 'par for the course'

Try something different - and be strokes ahead.



Vale Resort, Hensol, Nr. Cardiff

In 2008, perhaps its time for you to try something a little different and experience a new way of conducting business, through the TFP SOLO client management and quotation system.

The system allows you to gain online access to quotations and documentation for TFP Taxi (now including London Mini Cabs), TFP Executive, TFP Liability and TFP Minibus products. To celebrate the introduction of London Minicabs and the other enhancements made to TFP SOLO, we are pleased to announce the:

TFP Schemes – "Golf Challenge" promotion.

The promotion rewards you for sales of our products from April 14th 2008 to May 21st 2008. For every sale conducted between these dates the following points will be allocated to the individual broker:

Sale of	TFP Liability	Par score	2pts
	TFP Taxi	Birdie score	3pts
	TFP Minibus	Birdie score	3pts
	TFP Taxi Fleet	Eagle score	4pts
	TFP London Mini Cab	Albatross score	5pts
	TFP Executive	Hole in One Score	5pts

Each golf score can be exchanged at the end of the "Golf Challenge" promotion for Capital Bond Shopping Vouchers which can be exchanged in over 160 High Street and online stores.



The value of the golf scores is shown in the table below:

Golf Scores Value	Capital Bond voucher value
200pts	£1000
100 pts	£500
50pts	£250
20pts	£100

Points are unlimited

In addition to the above, each person registering for the promotion will be entered into our free prize draw with the winner receiving an overnight stay for two people at the Vale Resort, Hensol, Nr. Cardiff with a round of golf on the exceptional Wales National Course.

So be different and register to take part in the Golf Challenge promotion today by completing the form below or email your details to enquiries@tfpschemes.co.uk. Once registered we will automatically distribute the vouchers to each broker at the end of the promotion.

Terms and conditions available on request.

Register Now via our website or fax your contact details below

Name _____

Company _____

Address _____

Postcode _____ Tel No: _____

Email address _____

www.tfpschemes.co.uk Fax: 029 20 30 10 40

New Regulations for taxi drivers

Three amendments affecting taxi licensing have been announced:

In 2007, parliament passed the Road Safety Act 2006 which contained two provisions affecting hackney carriage and private hire vehicle licensing:

- a power to suspend or revoke drivers' licences with immediate effect
- the repeal of an exemption for vehicles providing services under contract for more than 7 days

The amendments have arisen because of significant safety risks which needed to be addressed.

Suspending drivers' licences

The Local Government (Miscellaneous Provisions) Act 1976 gives licensing authorities outside of London the power to suspend, revoke or refuse to renew hackney carriage and private hire vehicle drivers' licence for a number of



reasons, including convictions for certain offences or for any other reasonable cause.

A decision to suspend or revoke a licence is however held in abeyance for a period of 21 days in which the driver may appeal to a magistrates' court, and subsequently until any such appeal is disposed of.

Section 52 of the Road Safety Act will give licensing authorities a power to immediately suspend or revoke a licence where they are of the opinion - which must be recorded - that the

interests of public safety require such a course of action.

Repeal of the contract exemption

From January 2008, the historical exemption from licensing for drivers - and vehicles - hired under contract for not less than seven days is removed. As a result a large number of vehicles and drivers from this previously unregulated sector will have to be licensed for the first time.

Register Now for TFP SOLO

Following receipt of your registration we will then contact you to confirm your access to the TFP SOLO system, allowing you immediate use of the TFP SOLO quotation service. **Please fax this completed form to 029 20 30 10 40 or register on line at www.tfpschemes.co.uk**

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 _____ Executive Vehicles _____ Minibus _____

Coach _____ Funeral Cars _____ Funeral Homes _____



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