

# MOTOR TRADE COMBINED



## Product Guide

**Motor Trade Combined offers a comprehensive package of covers essential for Motor Trade businesses with competitive pricing for small to mid-sized motor traders specialising in cars and vans.**

**Cover is available on a comprehensive road risks basis and includes material damage, business interruption, employers', public & products liability (including defective workmanship), goods in transit, money and assault plus the option to include wrongful conversion, loss of MOT licence, business legal expenses and engineering inspection.**

### Our Target Business

Our preference is towards businesses that can demonstrate strong risk management which will allow a tailored underwriting and pricing approach to the specific needs of the business.

We offer distinct trading benefits to your account executives and broking teams:

- Highly skilled, experienced trading underwriters who will tailor a policy to your clients' needs
- Limited broker distribution, with the potential for exclusive quotations
- Exclusivity and a competitive edge with 'One Quote to Market'
- Personal Service from underwriters who manage all aspects of your policy

### Features

- Depreciation in value of stolen new motor vehicles up to a limit of £1,000
- New vehicle replacement cover
- Temporary removal of vehicles for cleaning, renovation or repair - £25,000
- Defective workmanship cover included
- Accompanied demonstration cover automatically included
- Optional cover for Unaccompanied Demonstration
- Optional cover for loan or hired vehicles to customers
- Indemnity for movement of obstructing vehicles
- Loss of use of customer vehicles up to £25,000
- Discount to effect sale following damage to a limit of £5,000
- Automatic windscreen cover included
- Driver and passenger indemnity
- Merchantable quality - standard limit £250,000
- Corporate manslaughter defence costs to £500,000
- Standard excess - £500

### Benefits

- Award winning UK based claims service available 24 hours a day, 7 days a week
- Competitive premiums.
- Policies tailored to your needs.
- Option to pay by instalments (via direct debit).
- Free business legal helpline



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## KEY:

- Happy to compete
- Detailed information required
- Do not wish to compete

## Risk Appetite

### Target Trades

- Accessory Sales Fitting
- Auto Electrician
- Brake/Clutch Servicing
- Diagnostic Engineers
- Exhaust Fitters
- Mechanical Service and repair
- MOT Stations
- Tyre Fitters
- Vehicle Body Repair / Accident repair centres
- Vehicle air conditioning
- Vehicle Sales
- Vehicle sign writers
- Windscreen fitters/repairers
- Electric Vehicle Specialists
- Car Valeters – premises based only considered
- Classic, Vintage vehicle specialist
- Collection and Delivery
- LPG Conversions
- Agricultural vehicle service repair (Max GVW 7.5 ton)
- Paint Sprayer
- Vehicle Tuners – considered based on turnover
- Vehicle Trimmer/Upholsterer
- Vehicle Wrapping

### Decline Risks

- Auctioneers
- Breakdown Recovery operators
- Claims management business
- Coach minibuss operators
- Driving schools
- HGV specialists
- Hire purchase/ self-drive hire
- Kit Car service repair
- Motorcycle sales, service, repair
- Mobile business
- Petrol sales
- Vehicle scrap/ breaker yards
- Vehicle repossessions
- Vehicle importers/ exporters
- Tyre importer/ wholesalers
- Taxi service repair

### COVEA INSURANCE PLC

Registered Office: A&B Mills, Dean Clough, Halifax, HX3 5AX

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