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:

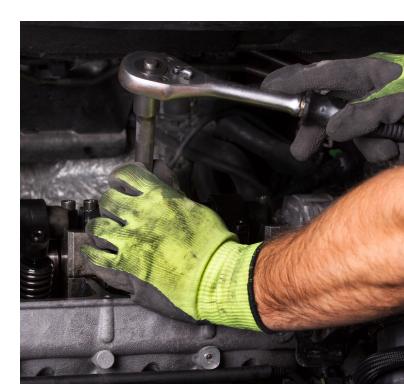
- Highly skilled, experienced trading underwriters who will tailor a policy to your clients' needs
- Limited broker distribution, with the potential for exclusive quotations
- Exclusivity and a competitive edge with 'One Quote to Market'
- Personal Service from underwriters who manage all aspects of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

KEY:

Happy to compete

Detailed information required

Do not wish to compete

- 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 minibus 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



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