

MOTOR TRADE INSURANCE

A guide to our motor trade insurance product



Welcome to our motor trade insurance product

Our road risks product has been designed for proposers operating a Motor Trade business on a full or part time basis, with or without commercial premises. In some circumstances the policy may also provide business use for the proposer's other occupation, subject to payment of an additional premium.

Basic product information

- Cover for full & part-time traders, with or without commercial premises
- Cover provided on a Road Risk basis
- Additional business use available for most second occupations
- Motor trade activities must generate an income, and proof of trading may be required
- Minimum age 25 and all drivers must have held full licence for 12 months
- Valuations based on Market Value for customer's vehicles - all other values are based on trade prices

Key features

- Comprehensive - various indemnity values up to £30,000
- TPF&T - various indemnity values up to £15,000
- TPO cover is available
- Standard Excess is £500 ADFT, but a lower excess is available
- Cover available for business partners
- 24/7 claims reporting

Underwriting features

- Owned cars that have been disclosed to us are covered for all risks, not just road risks
- The home address is not considered as business premises when the proposer is trading from home
- Earned NCD allowable from either a previous trading, private car or commercial vehicle policy
- Introductory NCD is available
- Accident & conviction terms quoted
- Green Cards available for owned cars used for SD&P whilst abroad

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20908233 04/09