

# 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.

## Basic product information

- Cover for full & part-time traders, with or without commercial premises
- Cover provided on a Road Risk basis
- Motor trade activities must generate an income, and Proof of Trading will be required
- Minimum age 30 and all drivers must have held a full licence for 5 years
- 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
- 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
- Introductory NCD is available
- Accident & conviction terms quoted
- Green Cards available for owned cars used for SD&P whilst abroad

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