



Summary of cover

# Motor Trade

April 2023

# Summary of Cover

This document is a summary of the insurance cover provided by the Motor Trade policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the policy in the policy booklet. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Our Motor Trade policy provides a package of covers and includes as standard the following compulsory sections:

- Material damage, including embedded Engineering Equipment Breakdown cover
- Road Risks
- Public and Products Liability
- Legal Expenses

Other sections are optional allowing you to choose the covers required to meet the needs of your business. Within each section we have indicated the standard cover which applies if the section is in force. We also show the optional covers that you can choose to extend your cover, or increase the limit of indemnity.

## Motor Trade Summary of Cover

### Section 1 – Material Damage

Cover	Standard cover	Optional cover
'All risks' cover subject to certain exclusions	✓	
Replacement values of buildings (including fixed electric vehicle charge points and their tethered cables and connectors up to £5,000 any one premises) and contents (including debris removal, architects and surveyors fees and the costs incurred in complying with Public authority requirements)	Sum insured nominated by you	
Stock of vehicles and customer vehicles on market value basis	Sum insured nominated by you	
Stock (including tobacco, cigarettes, wines, spirits, clothing, in-vehicle entertainment and satellite navigation equipment, CDs, DVDs and digital music players and mobile phones – up to £5,000 any one loss)	Sum insured nominated by you	
Cover for machinery, plant and all other contents (includes computer system records but only the cost of materials, clerical labour and time up to £10,000 any one loss and £25,000 any one period of insurance) including detachable electric vehicle charging cables, adapters and connectors	Sum insured nominated by you	
Subsidence, ground heave or landslip		✓
Theft not involving forcible and violent entry or exit from your premises		✓
Additional expenses (following damage to your customers motor vehicle)	Up to £5,000 any one customers motor vehicle	
Commercial loads of customers vehicles	Up to £100,000 any one vehicle and £300,000 any one period of insurance	
Contents of customers vehicles	Up to £5,000	

## Motor Trade Summary of Cover *continued*

### Section 1 – Material Damage (continued)

Cover	Standard cover	Optional cover
Contract sale price for damage to undelivered stock and motor vehicles sold by you	✓	
Electric vehicles (loss of or damage to your charging equipment, charging point and the vehicle battery, separate to the vehicle itself)	✓	
Employees tools whilst away from the premises, including whilst in transit	Up to £5,000 any one employee	
Exhibitions	Up to £100,000 any one claim in respect of motor vehicles and up to £10,000 any one claim in respect of all other property insured	
Explosives (damage caused by the use of explosives for any theft or any attempted theft at the premises)	Up to £50,000 any one period of insurance for each premises	
Financial loss for new vehicles if you have to discount the sale price following a declaration of damage to a prospective purchaser	Up to £5,000 any one insured vehicle and £25,000 any one loss	
Fire extinguishment expenses	Up to £10,000 any one claim	
Landscaped grounds	Up to £10,000 any one claim	
Leased vehicles (following a total loss)	£1,000 any one vehicle and £5,000 any one period of insurance for the difference in value and settlement under the lease	
Loss of metered water or gas	Up to £10,000 any one period of insurance	
New for old vehicle replacement of own and customers vehicles (including their goods carrying vehicle under 4 tonnes gross vehicle weight) less than 12 months old (conditions apply)	✓	
Personalised registration plates – retention following a total loss	✓	
Property in transit by road, rail, air or sea	Up to £5,000 any one loss	
Replacement of locks and keys	Up to £25,000 any one loss and £50,000 any one period of insurance for motor vehicles and up to £10,000 any one loss for the premises or any safe or strongroom	
Seasonal increase on own vehicles	30% of sum insured during February, March, August and September	
Temporary removal of property insured (excluding vehicles)	10% of the item sum insured or £25,000 whichever is the lower	

## Motor Trade Summary of Cover *continued*

### Section 1 – Material Damage (continued)

Cover	Standard cover	Optional cover
Theft of building fabric including resultant rainwater damage to contents	✓	
Trace and access	Up to £10,000 any one claim	

### Section 2 – Selected All Risks – Optional

Cover	Standard cover	Optional cover
Replacement value of specified items at your option	Sum insured nominated by you	
'All risks' cover subject to certain exclusions	✓	
Cover available at your option for: a) premises only b) Great Britain c) anywhere in Europe d) worldwide	✓	

### Section 3 – Money, Assault and Wrongful Conversion – Optional

Cover	Standard cover	Optional cover
Loss of money <ul style="list-style-type: none"> <li>• Premises during business hours, in transit and in a bank night safe</li> <li>• Premises out of business hours</li> <li>• Business owner or authorised employee residence</li> <li>• Crossed cheques and non-negotiable money</li> </ul>	Sum insured nominated by you  £1,000 in safe / £500 out of safe £500  £250,000	
Damage to clothing and personal effects caused by robbery or attempted robbery occurring in the course of the business	Up to £500 any one insured person	
Damage to any stamp franking machine and cash-carrying devices designed for the safe carriage of money as a result of robbery or attempted robbery occurring in the course of the business	✓	
Damage to safes and strongrooms resulting from theft or attempted theft	✓	
Money in transit and on the premises is automatically increased during any UK bank holiday	Increase of 25% of sum insured	

## Motor Trade Summary of Cover *continued*

### Section 3 – Money, Assault and Wrongful Conversion – Optional (continued)

Cover	Standard cover	Optional cover
Bodily injury to you or your employees as a result of an accident caused by theft or attempted theft	One unit representing:	Additional units up to a maximum of three are available on request
1. Death	£10,000	
2. Total loss or permanent and total loss of use of one or more limbs	£10,000	
3. Total and irrecoverable loss of all sight in one or both eyes	£10,000	
4. Total disablement from engaging in or carrying out the insured person's usual profession or occupation	£10,000	
5. Temporary total disablement	£100 per week for up to 104 weeks	
6. Temporary partial disablement	£50 per week for up to 104 weeks	
7. Medical expenses	£500	
8. Counselling costs	£1,000	
Wrongful conversion to protect you against loss following the purchase of a vehicle from someone who is not the true owner		✓

### Section 4 – Goods in Transit – Own Goods – Optional

Cover	Standard cover	Optional cover
'All risks' cover subject to certain exclusions	✓	
Loss or damage to property in transit including loading and unloading	✓	
Additional expenses incurred in debris removal, transfer and reloading or re-securing of the load	Up to £10,000 any one claim	
Electronic equipment	Up to £500 any one claim	
Driver's personal effects	Up to £500 any one claim	
Loss or damage to tarpaulins, ropes, sheets, etc	Up to £500 any one claim	
Temporary cover for property carried by any road vehicle to be permanently added (up to £2,000) and temporary vehicle substitutions	✓	
Travellers samples		✓
Property removed from the vehicle temporarily to a hotel, stockroom or private dwelling		✓
Loss of or damage to property on approval with customers		Up to £20,000 any one event
Loss or damage to property with customers on demonstration		Up to £20,000 any one event

## Motor Trade Summary of Cover *continued*

Section 5 – Road Risks	Comprehensive	Semi-comprehensive	Third party, fire and theft	Third party only
<b>Cover (Part 1 – Loss or damage)</b>				
Loss or damage to any insured vehicle (including its fixed accessories, plant and equipment) owned by you or in your custody or control including any of your sub-contractors	✓	Limited to the cost of parts and sundries following damage to own vehicles, you being responsible for labour costs. Comprehensive cover applies to customers vehicles and all total loss claims	If damaged as a result of: fire, self ignition, lightning, explosion, theft or attempted theft	
Attached trailers	✓	✓	✓	
Child car seats – up to £250 any one claim	✓	✓	Damage caused by fire or theft only	
Contents of customers' vehicles up to £5,000 any one loss	✓	✓	Damage caused by fire or theft only	
Contract sale price for damage to undelivered motor vehicles, sold by you	✓	✓	Damage caused by fire or theft only	
Electric vehicles (including loss of or damage to your charging equipment, charging point and the vehicle battery, separate to the vehicle itself)	✓	✓	Damage caused by fire or theft only	
Financial loss – new vehicles up to £5,000 any one insured vehicle and £25,000 any one event	✓	✓	Damage caused by fire or theft only	
Hotel expenses and alternative transport – up to £250 any one claim and £1,000 any one period of insurance	✓	✓	Damage caused by fire or theft only	
Leased vehicles (following a total loss) – up to £1,000 any one vehicle and £5,000 any one period of insurance for the difference in value and settlement under the lease	✓	✓	Damage caused by fire or theft only	

## Motor Trade Summary of Cover *continued*

Section 5 – Road Risks	Comprehensive	Semi-comprehensive	Third party, fire and theft	Third party only
<b>Cover (Part 1 – Loss or damage) continued</b>				
Misfuelling	✓	✓		
New for old vehicle replacement of own and customers vehicles (including their goods carrying vehicle under 4 tonnes gross vehicle weight) less than 12 months old (conditions apply)	✓	✓	Damage caused by fire or theft only	
Personalised registration plates – retention following a total loss	✓	✓	Damage caused by fire or theft only	
Replacement of vehicle locks and keys up to £10,000 any one loss and £50,000 any one period of insurance	✓	✓	✓	
Uninsured driver promise (protecting your excess and NCD following a non-fault accident)	✓			
Windscreen cover, including any resulting scratched bodywork	✓	✓		
<b>Cover (Part 2 – Third party liability)</b>				
Compensation for court attendance – £500 per day	✓	✓	✓	✓
Contingent motor liability	✓	✓	✓	✓
Driving other vehicles – Third party only cover whilst you or any business partner or director is driving other vehicles (not owned by or hired to or in the custody or control of the business) for social, domestic and pleasure purposes	✓	✓	✓	✓
Emergency treatment fees	✓	✓	✓	✓
Legal fees and expenses for Health and Safety at Work legislation, Corporate Manslaughter and Corporate Homicide – £5,000,000 limit	✓	✓	✓	✓

## Motor Trade Summary of Cover *continued*

Section 5 – Road Risks	Comprehensive	Semi-comprehensive	Third party, fire and theft	Third party only
<b>Cover (Part 2 – Third party liability) continued</b>				
Legal fees and expenses to defend a charge of manslaughter or causing death by dangerous driving – unlimited in amount	✓	✓	✓	✓
Legal liability for claimants costs and expenses following damage to other people’s property – £5,000,000 limit	✓	✓	✓	✓
Legal liability for damage to other people’s property – £10,000,000 limit	✓	✓	✓	✓
Legal liability for damage to other people’s property involving insured vehicle carrying hazardous goods – £2,000,000 limit	✓	✓	✓	✓
Legal liability for damage to other people’s property involving terrorism where Road Traffic Acts apply only – £5,000,000 limit including costs and expenses	✓	✓	✓	✓
Legal liability for death or injury to other people – unlimited amount	✓	✓	✓	✓
Loss of use of customers motor vehicle – legal liability for a customers consequential loss up to £50,000 any one loss	✓	✓	✓	✓
<b>Cover (Part 3 – European cover)</b>				
Cover is automatically extended to meet the minimum road traffic legal requirements of any EU member country whilst driving in or travelling between them	✓	✓	✓	✓
Policy cover for social, domestic and pleasure EU foreign travel	✓	✓	✓	✓
<b>Cover (Part 4 – Uninsured loss recovery and Motor prosecution defence)</b>				
Uninsured loss recovery and motor prosecution defence costs up to £100,000	✓	✓	✓	✓

## Motor Trade Summary of Cover *continued*

### Section 6 – Business Interruption and Loss of Licence – Optional

Cover	Standard cover	Optional cover
Loss of business income resulting from:		
damage covered under Material Damage or Road Risks	✓	
outstanding debts where business accounts are lost due to damage covered under Material Damage	Up to £50,000	Higher limits available on request
damage to property stored anywhere in the policy territories	Up to 15% of the sum insured or £1,000,000 whichever is the lower	
damage at a customer's premises (maximum 12 month Indemnity Period)	Up to 15% of the sum insured or £1,000,000 whichever is the lower	
damage at any exhibition site	Up to 15% of the sum insured or £1,000,000 whichever is the lower	
damage at a supplier's premises (maximum 12 month Indemnity Period)	Up to 25% of the sum insured or one of the following amounts whichever is the lower: <ul style="list-style-type: none"> <li>• UK only £1,000,000</li> <li>• Other EU countries £500,000 (limited to loss caused by fire, aircraft and explosion)</li> <li>• Worldwide £100,000 (limited to loss caused by fire, aircraft and explosion)</li> </ul>	
accidental failure of public utility supplier's premises including terminal ends (maximum 3 month Indemnity Period)	Up to 25% of the sum insured or £50,000 whichever is the lower	Higher limits available on request up to a maximum of £250,000
prevention of access to the premises as a result of damage to other premises in the vicinity (maximum 3 month Indemnity Period)	Up to 25% of the sum insured or £1,000,000 whichever is the lower	Higher limits available on request up to a maximum of £2,500,000
suspension or withdrawal of your MOT testing licence		Maximum limit of £1,000,000

### Section 7 – Equipment Breakdown

Cover	Standard cover	Optional cover
Breakdown of covered equipment	✓	
Additional access costs	Up to £20,000 any one accident where Section 6 – Business Interruption is in force	

## Motor Trade Summary of Cover *continued*

### Section 7 – Equipment Breakdown (continued)

Cover	Standard cover	Optional cover
Breakdown of computer equipment including: <ul style="list-style-type: none"> <li>• Reinstatement of data</li> <li>• Increased cost of working</li> </ul>	Up to £500,000 any one period of insurance Up to £50,000 Up to £50,000 any one accident	
Damage to own surrounding property following explosion or collapse	Up to £1,000,000 any one accident	
Debris removal	Up to £25,000 any one incident	
Energy efficiency improvements	Up to 25% of the new replacement cost of the damaged covered equipment or £25,000 whichever is the lower	
Expediting expenses for covered equipment	Up to £20,000 any one accident	
Hazardous substances – contamination costs	Up to £10,000 any one accident	
Hire of substitute equipment following a loss	Up to £10,000 any one accident	
Loss avoidance measures	Up to £5,000 any one period of insurance	
Loss of business income following accident to covered equipment and computer equipment	Up to £100,000 any one period of insurance where Section 6 – Business Interruption is in force	
Repair costs investigation	Up to £25,000 any one accident	
Storage tanks and loss of contents	Up to £10,000 any one accident or series of accidents arising out of one event	
Vehicle recovery cranes or winches away from your premises	Up to £100,000 any one accident	

### Section 8 – Computer Insurance – Optional

Cover (Part 1 – Computer equipment)	Standard cover	Optional cover
Loss, destruction or damage to computer equipment	Sum insured nominated by you	
Portable computer equipment away from the premises	Up to £5,000 or sum insured whichever is the lower any one loss or series of losses for theft or attempted theft Up to £25,000 any other loss	
Temporary removal cover whilst in transit or abroad	Up to £100,000 any one claim	
<b>Cover (Part 2 – Reinstatement of data)</b>		
Reinstatement of data	Sum insured nominated by you	
Research and development costs	Up to £25,000 or sum insured whichever is the lower	

## Motor Trade Summary of Cover *continued*

### Section 8 – Computer Insurance – Optional (continued)

Cover	Standard cover	Optional cover
<b>Extensions to Computer equipment and Reinstatement of data cover</b>		
Accidental discharge of gas flooding systems	Up to £100,000 any one period of insurance	
Automatic cover for additional computer equipment	Up to £500,000 any one period of insurance	
Consulting engineers fees and investigation costs	Sum insured nominated by you	
Disposing of damaged hardware	Up to 10% of sum insured or £100,000 whichever is the lower	
Expediting the repair, reinstatement or replacement of insured items or temporary repairs	10% of the cost of loss or £50,000 whichever is lower	
Extra hire or lease costs	Up to £25,000 any one period of insurance in respect of damage to computer equipment and reinstatement of data	
Fire brigade charges	Up to £50,000 any one claim	
Incompatibility of records	Up to £100,000 any one claim	
Loss avoidance measures – costs incurred in taking exceptional measures to prevent impending damage	10% of sum insured or £50,000 whichever is lower	
Recovery of hardware	Up to £10,000 any one claim	
Security guards costs	Up to £25,000 any one claim	
Theft from unattended vehicles	Up to £5,000 any one claim	
Trace and access – locating escaped substances	Up to £25,000 any one claim	
Virus seek and destroy costs	Up to £10,000 any one claim	
Waste Electrical and Electronic Equipment Directive for electronic equipment disposal compliance costs	Up to £100,000 any one claim	
<b>Cover (Part 3 – Increased cost of working)</b>		
Increase in cost of working	Sum insured nominated by you	
Additional costs	Sum insured nominated by you	
<b>Extensions to Increased cost of working cover</b>		
Additional lease or rental charges	Up to £15,000 in respect of increase in cost of working	
Loss of interest	Up to 10% of the increase in cost of working sum insured any one period of insurance	
Prevention of access	Up to £25,000 or the increase in cost of working sum insured whichever is the lower any one period of insurance	

## Motor Trade Summary of Cover *continued*

### Section 9 – Public and Products Liability

Cover	Standard cover	Optional cover
Public Liability – legal liability (and associated costs) for accidental injury, loss of or damage to material property, nuisance or trespass	£5,000,000 any one event	Other limits are available on request
Products Liability – legal liability (and associated costs) for accidental injury, loss of or damage to material property caused by any products supplied	£5,000,000 any one period of insurance	Other limits are available on request
Pollution which is sudden, identifiable and unintended	✓	
Claim costs cover	✓	
Compensation for court attendance	£500 per day	
Data Protection Act compensation	Up to £1,000,000 any one period of insurance	
Defective workmanship to vehicles	✓	
Environmental clean up cover	Up to £100,000 any one period of insurance	
Financial loss sustained by a customer arising from products supplied which are not of merchantable quality	Up to £250,000 any one period of insurance	
Loss of use of customers motor vehicle – legal liability for a customers consequential loss	Up to £50,000 any one loss	
Manslaughter costs	Up to £1,000,000 any one period of insurance	
Personal liability	✓	
Principals liability	✓	
Property in your care	✓	
Safety legislation costs	Up to £1,000,000 any one period of insurance	

### Section 10 – Employers Liability – Optional

Cover	Standard cover	Optional cover
Claim costs cover	✓	
Employers Liability	£10,000,000	Higher limits available on request
Personal liability	✓	Higher limits available on request
Safety legislation costs	Up to £1,000,000 any one period of insurance	Higher limits available on request

## Motor Trade Summary of Cover *continued*

### Section 10 – Employers Liability – Optional (continued)

Cover	Standard cover	Optional cover
Compensation for court attendance	£500 per day	
Injury to working partners	✓	
Manslaughter costs	Up to £1,000,000 any one period of insurance	
Overseas employees	✓	
Principals liability	✓	
Unsatisfied court judgements	✓	

### Section 11 – Terrorism – Optional

Cover	Standard cover	Optional cover
Terrorism		✓

### Section 12 – Legal expenses

Cover	Standard cover	Optional cover
Legal expenses incurred in Contract disputes, Employment disputes, Defending a Criminal prosecution, Property disputes, Data protection disputes, HM Revenue & Customs investigations, VAT disputes, Statutory licence disputes, Personal injury action, Wrongful arrest defence, Pension trustee defence	Up to £50,000 any one claim and up to £500,000 any one period of insurance	
Jury service allowance	£100 per day (£1,000 maximum any one claim)	

### Section 13 – Personal Accident and Sickness – Optional

Cover	Standard cover	Optional cover
Cover available at your option for: <ul style="list-style-type: none"> <li>Group personal accident – occupational injuries only</li> <li>Group personal accident – 24 hour basis</li> <li>Group personal accident and sickness – 24 hour basis</li> </ul>		
Physical injury caused by an accident resulting in death or disablement within 24 months of the accident <ul style="list-style-type: none"> <li>Death</li> <li>Loss of limb</li> <li>Loss of sight, hearing or speech</li> <li>Permanent total disablement</li> <li>Temporary total disablement</li> <li>Temporary partial disablement</li> </ul>	Up to agreed: <ul style="list-style-type: none"> <li>lump sum benefit</li> <li>lump sum benefit</li> <li>lump sum benefit</li> <li>lump sum benefit</li> <li>weekly benefit</li> <li>weekly benefit</li> </ul>	
The above benefits extend to include medical benefits incurred		

## Motor Trade Summary of Cover *continued*

### Section 13 – Personal Accident and Sickness – Optional (continued)

Cover	Standard cover	Optional cover
Sickness or disease resulting within 12 months of manifestation in <ul style="list-style-type: none"> <li>• Loss of sight, hearing or speech</li> <li>• Temporary total disablement</li> </ul>		Up to agreed: lump sum weekly benefit
Bereavement costs	Up to £2,000 any one insured person	
Childcare costs	Up to £5,000 any one insured person up to a maximum period of 104 weeks	
Defibrillator consumables replacement	Up to £1,000 any one claim	
Dental expenses	Up to £2,500 any one insured person	
Disappearance – If the insured person has been missing for more than 12 months	In accordance to the death benefit	
Financial Adviser fees	Up to £1,000 any one insured person	
Hijack, kidnap or unlawful detention	£500 per day up to a maximum of 30 days any one claim	
Hospitalisation benefit	In respect of being confined to hospital as an in-patient or in a coma £50 per day up to a maximum of £30,000 any one insured person In respect of being confined to home or a registered nursing home for convalescence immediately after hospitalisation £50 per day up to a maximum of £2,000 any one insured person	
Optical expenses	Up to £1,000 any one insured person	
Personal property	Up to £1,000 any one insured person	
Recruitment expenses	Up to £2,500 any one insured person	
Retraining costs	Up to £5,000 any one insured person	
Retraining – spouse costs	Up to £5,000 any one insured person's spouse	
Temporary replacement staff	Up to £500 per week and £5,000 any one claim any one insured person up to a maximum period of 13 weeks	
Trauma counselling	Up to £2,000 any one insured person	

### Section 14 – Engineering Inspection – Optional

Cover	Standard cover	Optional cover
Statutory engineering inspection of your plant and equipment		✓

## Motor Trade Summary of Cover *continued*

<b>Significant or unusual conditions, exclusions and limitations</b>	<b>Section applied to</b>
Cover as a result of cyber acts or cyber incidents is excluded	Material Damage, Selected All Risks, Money, Assault and Wrongful Conversion, Goods in Transit – Own Goods, Business Interruption and Loss of Licence and Computer Insurance
Cover in connection with a communicable disease or the fear or threat of a communicable disease is excluded	Material Damage, Selected All Risks, Money, Assault and Wrongful Conversion, Goods in Transit – Own Goods, Business Interruption and Loss of Licence and Computer Insurance
Cover caused by pollution or contamination is excluded	Material Damage, Selected All Risks, Goods in Transit – Own Goods, Business Interruption and Loss of Licence and Computer Insurance
Theft (excluding motor vehicles at the premises if insured under Material Damage) must involve entry to or exit from the premises by forcible and violent means	Material Damage and Selected All Risks
Excludes joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers/economisers, superheaters or pressure vessels	Material Damage
Gradually operating causes are excluded	Material Damage
Mechanical or electrical breakdown of machinery is excluded	Material Damage
Faulty or defective workmanship, operational error or omission is excluded	Material Damage
Excludes work undertaken on railway locomotives, rolling stock, watercraft, aircraft	Material Damage
Theft by deception if voluntarily parts with title or rights of ownership is excluded	Material Damage
Unoccupied buildings exceeding 30 consecutive days (special terms apply)	Material Damage
Fraud or dishonesty of employees unless discovered within 14 working days of the event	Money, Assault and Wrongful Conversion
Loss of money from unattended motor vehicles is excluded	Money, Assault and Wrongful Conversion
Natural deterioration or deterioration of property in frozen, chilled or insulated conditions is excluded unless caused by fire, accident (but not breakdown) to the conveying vehicle, theft or attempted theft	Goods in Transit – Own Goods
Excludes loss or damage to property on approval with customers whilst in use	Goods in Transit – Own Goods
Loss or damage to property during the demonstration itself at customer's premises is excluded	Goods in Transit – Own Goods
Loss or destruction of or injury to living creatures is excluded	Goods in Transit – Own Goods
If you wish to extend the policy territories of this section to a country outside of the EU and EU approved countries you must refer to us for consideration. The provision of this cover is at our discretion and will be subject to an additional premium	Road Risks

## Motor Trade Summary of Cover *continued*

Significant or unusual conditions, exclusions and limitations	Section applied to
Maximum payment is £150 for broken windows or windscreens if the work is not carried out by an authorised service provider	Road Risks
Vehicles not owned by the business including any belonging to employees, relatives and friends are excluded unless such vehicles are temporarily in the custody or control of the business for sale, repair, alteration, testing, servicing, maintenance, cleaning or inspection	Road Risks
Vehicles privately owned or registered by Directors, their spouses or civil partners, or the spouses or civil partners of principals or business partners are excluded. Upon request we may agree to extend the insurance policy to cover such vehicles	Road Risks
There is no cover while any insured vehicle is registered and being used or driven outside the policy territories	Road Risks
All liabilities whilst your vehicle is airside on any airport or airfield premises is excluded	Road Risks
Riot or civil commotion occurring in Northern Ireland or outside the policy territories is excluded	Road Risks
In respect of MOT Loss of licence, cover excludes losses where the policyholder or a principal or director had received a final warning pertaining to a suspension or warning within the five years prior to the inception of cover	Business Interruption and Loss of Licence
In respect of MOT Loss of licence, cover excludes losses where a warning or suspension is current at the inception of cover or as a result of a suspension or warning received during the four weeks immediately following inception of cover	Business Interruption and Loss of Licence
Liability for reinstatement of data will not include loss of or damage to software	Equipment Breakdown
Damage to computer equipment due to breakdown or derangement is excluded	Computer Insurance
Except for goods in transit, losses resulting from Fire, Lightning, Explosion, Aircraft or other aerial devices, Riot, Civil commotion, Strikers, Locked out workers, Malicious persons, Theft, Earthquake, Storm, Flood, Escape of water and Impact are excluded	Computer Insurance
Damage to equipment hired, to be hired, sold, being worked upon or transported by you is excluded	Computer Insurance
Penalties incurred as a result of delay/lack of performance is excluded	Computer Insurance
Claims caused by or arising from asbestos are excluded	Public and Products Liability
In respect of any claim brought in the USA or Canada the limit of indemnity will be the maximum payable inclusive of all costs and expenses	Public and Products Liability
Cover as a result of cyber acts or cyber incidents or the loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft, distortion, erasure, corruption or alteration of any data is excluded	Public and Products Liability

## Motor Trade Summary of Cover *continued*

### Significant or unusual conditions, exclusions and limitations

Liability arising from work on aircraft or at airports or in areas with aircraft access is excluded

Any work or products supplied and installed that are to be used within aircraft or other aerial devices including nuclear or petrochemical installations or structures is excluded

Liability is excluded in connection with products supplied with your knowledge for use in the USA or Canada

Costs of rectifying defects in products sold or supplied is excluded

Cost of recalling, altering or making refunds in respect of products supplied is excluded

Liability arising from any design and advice performed separately for a fee is excluded

This is a 'claims made' insurance. This only covers claims notified by you during the period of insurance

Legal expenses incurred in the pursuit of any claim or legal proceedings for contract disputes shall not exceed 75% of the amount in dispute

Excludes any prosecution arising from HMRC investigations, offences of a sexual nature, criminal damage, alleged dishonesty or the ownership, possession, hiring, driving or use of motor vehicles

Any person who is 75 years of age or over at inception is excluded, unless otherwise stated

Sickness or disease if manifesting itself within the first 30 days of inception is excluded

Physical injury, sickness or disease is excluded if it results from any existing defect or chronic or recurring disease, disorder or other condition which you or the insured person knew about in the 12 months prior to

- the commencement of the first period of insurance or
- the date that the insured person is included in this insurance

The maximum we will pay in total for any one insured person is £500,000 and the maximum we will pay for all insured persons in respect of any one occurrence is £2,000,000

Any payment made following the disappearance of an insured person will be repaid if the insured person is found to be alive

Physical injury, sickness or disease is excluded if it arises from taking alcohol, or a drug which is not lawfully available or prescribed to the insured person

Any insured person taking part in

- hazardous sporting activities
- flying other than as a passenger of a recognised airline
- armed forces service or operations
- any crime, riot or civil commotion

### Section applied to

Public and Products Liability

Legal Expenses

Legal Expenses – Contract disputes

Legal Expenses – Criminal prosecution

Personal Accident and Sickness

## Motor Trade Summary of Cover *continued*

### Excesses

Details	Amount	Applies to section
Fire, lightning, explosion, aircraft, riot and civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or earthquake and all other damage	£350	Material Damage
Subsidence (optional cover)	£1,500 minimum	Material Damage
Selected all risks – all claims	£350	Selected All Risks
Goods in transit – all claims	£100 minimum	Goods in Transit – Own Goods
Money	£350	Money, Assault and Wrongful Conversion
Assault – personal accident	Nil	Money, Assault and Wrongful Conversion
Wrongful conversion	20% of each claim or £500 whichever is more	Money, Assault and Wrongful Conversion
Equipment Breakdown	£350	Equipment Breakdown
Computer equipment and reinstatement of data	£100	Computer Insurance
Damage to third party property	£350	Public and Products Liability
Legal liability for financial loss sustained by a customer for products supplied	10% of each claim or £1,000 whichever is more	Public and Products Liability
Contract disputes or statutory licence	£250 any one claim	Legal Expenses

### Excesses for Road Risks

Comprehensive	Semi-comprehensive	Third party, fire and theft	Third party only
<b>Damage – standard excess</b>			
£350 on all claims excluding third party and windscreen claims	£350 on all claims excluding third party and windscreen claims	£350 for fire, theft, attempted theft	

### Additional young driver excesses

£300 for drivers under 21 years of age	
£200 for drivers 21 to 24 years of age inclusive and inexperienced drivers over 25 years of age	

### Windscreen claims

£150 for windscreen replacement	
£25 for windscreen repair	

## Policy duration

This is an annually renewable policy.

## Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

## Correct values

Correct values at risk must be advised to us at the start of your cover and at each renewal. If the values are inadequate this will result in the amount we pay you in the event of a claim being reduced.

## Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights, please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy).

## Making a complaint

If you have a complaint about your policy you should contact the agent or AXA office where it was purchased. If your complaint relates to a claim on your policy please contact the department dealing with your claim. If we have given you our final decision and you are still not satisfied or if we have not provided a final response after 8 weeks you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

**This document is available in other formats.**

If you would like a Braille, large print or audio version, please contact your insurance adviser.

**[www.axa.co.uk](http://www.axa.co.uk)**

