

Motor Trade Road Risks Only – Key Facts

Introduction

This document contains a [summary](#) of the main policy terms and conditions. The full terms can be found in the policy document which can be obtained on request, or will be given to you when you take up cover with us.

Type of insurance and cover provided

Cover is only available for vehicles being driven on the road or parked in the course of a journey. The policy is available to full or part-time motor traders working from home or commercial premises who require road risk cover for their own or vehicles in their custody or control for motor trade purposes. Cover is only available to policyholders who can demonstrate, if required to do so, they are actively operating a motor trade business for profit.

Significant features and benefits

See section 1 of policy for full details

There are three levels of cover to choose from, Comprehensive, Third Party Fire and Theft or Third Party Only.

Type of cover	Comprehensive	Third Party Fire and Theft	Third Party Only
Legal liability for injury to passengers, the public and their property	✓	✓	✓
Legal defence costs for manslaughter or causing death by dangerous driving	✓	✓	✓
Loss or damage to vehicles by fire or theft	✓	✓	X
Accidental damage, vandalism or malicious damage	✓	X	X

Legal liability for damage to other people's property is limited to £1 million. Loss or damage to a vehicle not the property of the insured, the insured's spouse or any person named on the Certificate of Motor Insurance and in your custody or control for the purpose of service, upkeep or repair, caused by damage, fire, theft or attempted theft is limited to the trade market value or the chosen Indemnity Limit. Demonstration cover available for an additional premium (maximum cover Third Party Only). Cover in the European Union available for an additional premium for the insured's or insured's spouse's own vehicle. Protected No Claims Bonus is available for an additional premium on policies where maximum No Claims Bonus has already been earned.

Exclusions or limitations

See policy for full details

Any vehicle in or on the business premises/any additional address used as a business premises or on a road at or within 400 metres unless in the course of a journey. Damage to tyres unless as a result of an accident. Theft or attempted theft whilst the ignition keys have been left in or on the vehicle. Theft or attempted theft of accessories unless the vehicle itself is stolen. Loss or damage arising by theft or attempted theft or any malicious act by an employee, partner, director or member of the insured's family or insured person. Vehicles used for racing, pacemaking, speedtesting, rallying, reliability trials, competition and whilst being driven on a motorsport circuit. Vehicles being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT when needed.

Duration of cover

The cover under this policy starts on the commencement date shown in your policy schedule. The cover ends on the expiry date shown in your policy schedule.

Reviewing cover

You should review your insurance covers, including this one, annually to ensure these remain continually adequate for your needs.

Your rights to cancel

You have a right to cancel this cover within 14 days of receiving your full policy document, where you will be entitled to a full refund of the premium paid. If you cancel this policy after 14 days of receipt of the policy documentation and there has been no claim (or claim pending) during the current Period of Insurance, We will calculate the pro-rata premium for the period you have been insured and refund any balance subject to a £10.00 administration fee by the policy administrator.

Consequences of cancellation

If you notify us of a claim after exercising your right to cancel within the 14 day period, no payment will be made to you.

What to do following an accident

All accidents must be reported within 24 hours regardless of fault to our dedicated claims team on **01279719443**.

What to do if you have a complaint

Your first point of contact should be the insurance intermediary or agent through whom you arranged this cover. Details of the complaints procedure are available upon request.