



MOTOR TRADE



Summary of Cover

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This is a summary of the covers available with our Motor Trade policy. We hope you find it useful.

Type of insurance and cover

The Motor Trade policy provides cover for a wide range of vehicles up to group 48, commercial vehicles up to 7.5 tonnes and motorcycles up to 250cc. It protects you, permitted drivers, your vehicles or customer vehicles. The policy comprises of Comprehensive, Third Party Fire and Theft or Third Party Only cover (as chosen by you when requesting the quote and as itemised in your schedule).

Name of the insurance undertaking

Underwritten by, Aviva Insurance Limited.

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 202153.

Important Facts about your Insurance for Commercial Customers

Some important facts about your Motor Trade insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet to make sure you understand the cover it provides. This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule). Your policy wording can be found at www.Qunderwriting.com.

About your Asset Protection and Motor Liabilities - Road Risk Cover:

Key Benefits included automatically	Significant exclusions or limitations	Comprehensive	Third Party Fire and Theft	Third Party Only
Up to 4 "own use" vehicles and 6 "sales" vehicles included for Sales based trades		•	•	•
Loss or damage to any insured vehicle while in your custody, in connection with your business within the Territorial Limits	Up to £50,000 annual limit available for claims whilst at business trading premises (including home if home based) *	•	Fire and Theft claims only	X
New replacement vehicle following damage to a qualifying vehicle to an extent greater than 50% of its list price within 12 months of first registration	The maximum we will pay is the limit of indemnity specified on your Schedule * Trailers and Agricultural implements are not included	•	Fire and Theft claims only	X
Lost or stolen keys, key cards or remote-control transmitter to any insured vehicle	Up to £5,000 indemnity during any one period of insurance	•	Fire and Theft claims only	X
Extended foreign use cover - up to 21 days per trip and 60 days in any one insurance period	Use is restricted to Social, Domestic and Pleasure purposes only	•	•	•
Legal Liability for damage to the contents of your Customers' vehicles whilst in your custody	The maximum we will pay in respect of any one occurrence is: (1) £25,000 for a commercial load (2) £5,000 for all other contents Loss of use of the contents of your customers' vehicle is not covered	•	•	•
Legal Liability to pay compensation for bodily injury or damage caused by the insured vehicle, including the loading and unloading	Unlimited indemnity in respect of bodily injury £5 million in respect of property damage for any one claim Death or bodily injury to employees is not covered other than as required by road traffic legislation	•	•	•
Yes Claim Bonus £200 excess reduction for qualifying claims reported within 24 hours		•	•	•
Legal Expenses and advice for you, any authorised driver or passengers carried for pursuit of damages and other uninsured losses where the accident is not your fault. Underwritten by Arc Legal Assistance Ltd.	Must be linked to a Road Traffic Accident Up to £100,000 during anyone period of insurance	•	•	•

*Vehicles are subject to the indemnity limit selected and specified on your policy schedule

About your Motor Trade Cover – Key Benefits

Available Extensions to Cover *	Significant Exclusions or limitations	Policy Section information can be found in
Windscreen and Windows Cover	£150 excess applies where the glass is replaced. No excess applies where the glass is repaired	Part B – Liability Cover
Accompanied Demonstration Cover	Sales Businesses Only	
Additional Business Use	Up to 2 drivers (except employees) for accepted occupations	
Public & Products Liability – Legal Liability for bodily injury to third parties and damage to their property	Contractual liability cover in respect of Public Liability only Legal costs and expenses in defending prosecutions under all relevant health and safety legislation Work involving the use or application of heat at and away from the business premises, subject to the policy terms and conditions.	Part C – Public & Products Liability Cover
Employers Liability – Legal liability for injury to your employees	Up to £10,000,000 including costs and expenses Legal costs and expenses in defending prosecutions under all relevant health and safety legislation Cover for acts of terrorism is limited to £5,000,000 per event or as specified in the Policy Schedule Loss or damage to property – belonging, loaned or hired to you	Part D – Employers Liability Cover
Business Tools - Tools, and motor vehicle diagnostic equipment, owned by you or temporarily in your custody or control, and required by you to carry out The Business	Limits of £1,250, £2,500 and £5,000 are available Excludes computer equipment or associated data carry materials	Part E – Business Tools Cover

*Any extensions selected at quote stage will be included on your Policy Schedule & Clause Sheet.

Any extension to your cover can be arranged with your Broker. For further information please refer to the policywordings which can be found on our website www.Qunderwriting.com.

Exceptions and Limitations

(please refer to the Asset Protection and Motor Liabilities – Road Risks section of the policy booklet)

- Vehicles are subject to the indemnity limit selected and specified in the policy schedule.
- Vehicles hired under a hire purchase, leasing or contract hire agreement to partners, directors or employees.
- Vehicle transporters capable of carrying more than 2 vehicles unless in your custody for service or repair.
- Any vehicle carried by a vehicle transporter capable of carrying more than 2 vehicles unless in your custody for service or repair.
- Loss of use other than in respect of customers' vehicles.
- The first part of any claim for loss or damage to an insured vehicle (the excess).
- Death of or bodily injury to employees other than as required by road traffic legislation.
- Losses where a vehicle is being used or driven other than in accordance with the terms of the Certificate of Motor Insurance.
- Any vehicle being used airside.
- Liability for acts of terrorism other than as required by road traffic legislation.
- Vehicles seized due to RTA or MID regulations.

Unacceptable Vehicles

No cover applies to the following vehicles when owned by you, or when held by you as sale vehicles.

- Cars in ABI groups 49 & above or where specifically listed as unacceptable
- Goods vehicles over 7.5 tonnes GVW
- Historic vehicles made before 1st January 1974
- Grey Imports, USA, Canadian and left hand drive
- Kit or custom vehicles
- Left Hand Drive vehicles
- Mobile shops, catering vans, ice cream vans
- Modified vehicles
- Motorcycles exceeding 250cc
- Passenger vehicles exceeding 9 seats (including driver)
- Q Plated vehicles
- Quad bikes and trikes (all motorised)
- Tool of trade construction vehicles
- Transporters capable of carrying 3 or more vehicles

Unless otherwise stated, all models of the following vehicles are excluded from this policy:

AC, Aston Martin, Audi R8, Bentley, BMW M & Alpina, Bristol, Bugatti, Buick, Cadillac, Caterham, Chevrolet Corvette, De Lorean, De Tomaso, Dodge SRT & Viper, Ferrari, Ford Cosworth & GT40, Holden, Hummer, Jensen, Koenigsegg, Lamborghini, Lexus LFA, Lotus, Marcos, Maserati, Maybach, McClaren, Morgan, Mercedes AMG & Brabus, Mitsubishi Evolution, Nissan Skyline, Noble, Pagani, Porsche 911, Rolls Royce, Subaru Impreza, Toyota Supra & Twin Turbo models, TVR, Vauxhall VXR models, Volkswagen R32 Golf

What are my obligations?

This is a summary of your main obligations under the policy:

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances
- Which we would take into account in our assessment or acceptance of this insurance-If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims Procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following
- Our assessment of your risk, please refer to your policy documents.

Making a claim

All claims irrespective of negligence or liability must be, in the first instance, reported to Aviva Incident Care on **0800 169 4066**.

Late notification will nearly always increase the cost of settling such claims. Therefore, failure to report an incident could result in the increased cost being passed to you, the policyholder, for settlement and an increased excess may apply.

Incident Care **0800 169 4066** is available 24 hours a day, 365 days a year.

When and how do I pay?

Payment options should be discussed with your insurance broker.

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance advisor or alternatively write to:

Q Underwriting, 40 Cathedral Road, Cardiff CF11 9LL or telephone us on **02920 301030**.

Q Underwriting and Aviva are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details). Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk.

How do I cancel the contract?

Insurance contracts advised and arranged for Commercial Customers are not subject to Statutory Cancellation Rights. Early cancellation, outside of any Statutory Rights, is possible by you or the insurer. In this event you will remain liable for the premium due for the period on risk.

Please note that in all instances of cancellation where a claim has been reported, no return premium will be payable.

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, contact your insurance broker.

