

# Motor Trade Insurance



## What is it?

Motor Trade Insurance protects you if you work in the motor trade. There are two types of policy – Road Risks and Combined – which offer differing levels of cover. We work with insurers who can offer both types.

**Road Risks Insurance** – Best for traders just starting out, operating from home or with small businesses. It covers the road risks only, not your premises, contents or liabilities.

**Combined Insurance** – Designed for larger or more complex operations, it covers buildings, stock, machinery and business interruption.

## Who needs it?

If you operate a business in the motor trade, you will need motor trade insurance. We can help you decide what type of insurance policy you need, and what options will be right for you.

If your activities are more of a hobby than a business, then you may not be eligible for motor trade insurance. We can help you determine whether business insurance or a part time motor trade insurance policy would be more appropriate.

## What does it cover?

Road Risks Insurance and Combined Insurance offer cover for different elements of your business.

Road Risk Cover protects named drivers and like motor insurance can be offered as third party, third party fire and theft and comprehensive basis.

Combined Insurance includes road risks and gives a range of other covers including:

- Premises
- Stock of vehicles, or other stock kept at your business premises
- Business interruption
- Employers and Public Liability, including defective workmanship
- Engineering Inspection of items such as ramps and air receivers
- Machinery, plant and portable tools

## What does having Motor Trade Insurance mean to you?

Motor Trade Insurance can be complex, and we will work with you to ensure you get the correct cover for your business. Whether you are an enthusiast working from home or have a large dealership we will work with you to protect your business.

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