

Motor Trade Road Risks – Policy Summary

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The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Motor Trade Road Risks Insurance policy is for full or part-time motor traders, working from commercial premises or from home, who require road risk cover for their own vehicles, or vehicles in their custody or control for motor trade purposes.

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant features and benefits of the policy

There are three levels of cover to choose from: comprehensive, third party fire and theft (most areas of the UK), or third party only cover.

Type of cover	Comprehensive	Third Party Fire & 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 of or damage to vehicles by fire or theft	✓	✓	✗
Accidental damage, vandalism or malicious damage	✓	✗	✗

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Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

DESCRIPTION	MAXIMUM COVER
Legal liability for death and injury to anyone including passengers	Unlimited
Legal liability for damage to other people's property	£1 million
Legal defence costs for manslaughter or causing death by dangerous driving	Unlimited
Loss and or damage to your vehicle caused by accidental damage, fire, theft or attempted theft	Minimum of: Trade Market Value Indemnity Limit Chosen*
Loss and or damage to a vehicle not the property of you, your 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 accidental damage, fire, theft or attempted theft	Minimum of: Market Value Indemnity Limit Chosen*
Audio equipment	£250
<ul style="list-style-type: none"> • In the event of a claim the Indemnity Limit is applied per vehicle, per incident • Up to 6 named drivers for motor traders who work full-time and up to 3 named drivers for motor traders who work part-time • Cover for vehicles at home automatically included, even if you trade from home • No claims discount of up to 4 years transferable from your private car, commercial vehicle or motor trade insurance • Introductory discounts of up to 42.5%, if your other motor policy cover is continued • Demonstration cover available • Flexible limit of indemnity from £7,500 to £30,000 for comprehensive, full-time traders and from £7,500 to £12,500 for comprehensive, part-time traders The indemnity limit is £5,000 to £7,500 for third party, fire and theft, full-time traders and £5,000 for third party, fire and theft, part-time traders • Option to pay by instalments • Full cover whilst driving in the EU available for extra premium • Discounts available for: <ul style="list-style-type: none"> – Increased excesses (comprehensive cover only) – Spouses who require social, domestic and pleasure cover only 	

*Indemnity is based upon the vehicle value limit selected.

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Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy.

POLICY SECTION INFORMATION CAN BE FOUND IN	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	PAGE OF POLICY
Meaning of Words Insured Vehicle	Any vehicle which is not, owned by you or your spouse, if he or she is named as a driver under the policy, leased to you on a lease agreement of a minimum duration of 12 months, or in your custody or control for motor trade purposes	3
Meaning of Words Insured Vehicle	Vehicles owned by the insured and leased to any, other person	3
Meaning of Words Insured Vehicle	Vehicle transporters capable of carrying more than, two vehicles or any vehicle on such a transporter	3
Exceptions to Section 2 (e)	Your legal liability as an employer	19
Exceptions to Section 1.1 and Exceptions to Section 2.3	Any vehicle in or on the Business Premises, or on a road at or within one kilometre of the business premises Any private residence you or any named driver uses is not a business premises under this insurance	16 19
Exceptions to Section 1.9	Any compulsory excess or voluntary excess as chosen by you and which will be shown in the policy documentation or consult your insurance broker or intermediary	16
Exceptions in Section 1.9	Additional young driver excesses Drivers aged under 25 years £500, Drivers aged 25 years and over with a full UK licence of less than 12 months £200	16
Exceptions to Section 1.13	Loss or damage as a result of deception, fraud, trick or false pretence, or by use of a counterfeit or other form of payment, a bank or building society will not accept	17
Exceptions to Section 1.18	Loss or damage to any motorcycle, quadbike or trike	17
Exceptions to Section 1.10	Loss or damage to the vehicle if the keys have been left in the vehicle or the windows and doors have not been closed and locked	16
Exceptions to Section 1.13	Loss or damage to the vehicle following theft or attempted theft by a purported buyer	17
Meaning of words, Insured Vehicle	Any accident, injury, loss, damage or liability whilst the following vehicles are being used other than for motor trade purposes: <ul style="list-style-type: none"> • Commercial vehicles over 3.5 tons GVW • Caravanettes, motor homes, motorcycles, quad bikes, three-wheeled vehicles or kit vehicles • Vehicles manufactured in the USA or Canada unless specifically manufactured for sale in the UK • Vehicles with more than 7 passenger seats • Vehicles manufactured before 1 January 1980 • Vehicles modified from the manufacturer's original specification in order to improve performance • Vehicles with a fibreglass bodyshell 	4
Exceptions applicable to all the policy 1(b)	Vehicles driven by or in the custody or control of any person not declared on the Certificate of Motor Insurance	11

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How to contact us to make a claim

In the event of any accident, injury, loss or damage, you must give us full details as soon as possible after any event which could lead to a claim under this policy by phoning our **Motor Trade Care Line 0870 84 84 999** during office hours.

A claim form will be sent to you to complete, sign and return with any other supporting documentation requested.

Claim forms are also available on our website: www.mma-insurance.com

If you think your vehicle cannot be economically repaired also send:

- Vehicle registration documents
- MOT certificate, if the vehicle is over 3 years old
- Purchase receipt or details of the previous owner
- Any other documentation or information that will assist us.

If you need to contact us in relation to an existing claim, please contact our Motor Trade Care Line on **0870 84 84 999**.

How to cancel your policy

You may cancel the policy, by giving a written instruction to us at any time.

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation whichever is the later.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, and a service charge of £45.

To exercise your right to cancel, please contact your insurance advisor at the address shown on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. In some cases, the broker or intermediary who arranged your insurance will be able to resolve any concerns and you should contact them directly.

Alternatively, you may telephone us on 01189 552 222 or write to The Customer Services Director at the following address, quoting your policy or claim number:

MMA Insurance plc, Norman Place, Reading RG1 8DA

If you still consider the matter unresolved you can write to the Chief Executive at MMA Insurance plc. You can also ask for your case to be reviewed by the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR (website www.financial-ombudsman.org.uk).

There are a few instances where the FOS is not able to assist and you must have allowed MMA the opportunity to resolve your complaint before the FOS become involved.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN (website www.fscs.org.uk).