



PRESTIGE

UNDERWRITING

COMBINED MOTOR TRADE INSURANCE

As the experts in delivering results and specialists in the sector, you can rely on our Underwriting team to offer a diverse product range, tailor made for the standard and non-standard market.

Our Motor trade annual policy is designed and tailored for Motor Traders requirements, with cover for premises and road risks written on a combined basis. Capacity is provided by NIG, A-rated insurer.

TARGET RISKS INCLUDE:

- **Businesses trading for more than 3 years**
- **Businesses trading from suitable commercial premises**
- **Properties of Standard Construction with adequate protection**
- **Range of Trades including:**
 - Service, repair and MOT
 - Auto Electricians
 - Car sales (new and used)
 - Car body repair shops
 - Motorcycle sales
 - Tyre and exhaust fitters
 - Paint sprayers
 - LPG conversions

MOTOR TRADE **PRODUCT SUMMARY**

PRESTIGE MOTOR TRADE INCLUDES THE FOLLOWING LIST OF KEY BENEFITS AND FEATURES:

STANDARD COVER:

- **Material Damage – all risks basis**
- **Business Interruption**
- **Goods in Transit**
- **Loss of money and personal assault**
- **Employers Liability**
- **Public Liability**
- **Defective Workmanship/Sales Indemnity**
- **Wrongful Conversion**
- **Legal Expenses**
- **Engineering Cover**
- **Road Risks Cover**

OPTIONAL COVERS:

- **MOT Loss of Licence**
- **Unaccompanied Demonstration**
- **Loan and Hire**
- **Flat rated Engineering Inspection Cover**

FEATURES:

- **New vehicle concession for insured's own vehicles**
- **Seasonal increases**
- **Embedded engineering cover**
- **Exhibition cover available**
- **Embedded legal expenses cover**

THIS PRODUCT ALSO INCLUDES:

- **Free Business Advice Services**
- **Business Legal Advice Helpline**
- **Business Emergency Assistance Helpline**
- **Emergency Glazing**
- **Security Assistance Helpline**

NIG Risk Assist gives you an easy-to-use and comprehensive range of tools to help manage and mitigate risks in your business, 24/7.

Every business faces risks and in the current working environment even minor accidents or disputes can have potentially litigious and costly consequences. NIG Risk Assist is specifically designed to help businesses manage and respond to a comprehensive range of risks. These include health and safety training and compliance, HR responsibilities, UK tax rules, commercial law, and employee benefits such as counselling and personal health

TO AVAIL OF A QUOTE PLEASE SEND FULL SUBMISSIONS AND CCE TO OUR EXPERIENCED TEAM OF UNDERWRITERS AT:

commercialuw@prestigeunderwriting.co.uk or contact the following:

**Commercial Underwriting Team - 028 9035 5509
Team Leader/Senior Underwriter – Gillian McAdam - 028 9035 5510**

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