



# PRESTIGE

## UNDERWRITING

### COMBINED MOTOR TRADE PRODUCT

Combined risks working from suitable premises,  
situated away from private dwelling

Scheme Underwritten by NIG

#### MOTOR TRADE PRODUCT SUMMARY

##### Target Trades

- New Vehicle Sales
- Second hand vehicle Sales
- Engineers/Fitters
- Valeters
- General repairs/Serviceing
- Tyre/Exhaust Fitters
- Coach Builders (ex-chassis modification)
- Paint Sprayers
- Windscreen Fitters
- Car Supermarkets

##### Referral Trades

Vehicle Delivery, Recovery, Leasing and Finance, Windscreen Fitting, Public Service Vehicles, Motor Factors, Self Drive Hire, Car Parking, Vehicle Storage, Any involvement with HGV's, Commercial Vehicles, In Car Entertainment, Agricultural Vehicles, High Performance Vehicles, Vintage and/or Classic Vehicles, Mobile Technicians

##### Unacceptable Trades

Recovery Operators, Vehicle Deliveries, Vehicle Dismantlers Leasing and Finance, Fleet Management, Shipping Agents, Self Drive Hire, Vehicle Storage, Kit Car Accessories or Manufacturers

##### Area / Premises

All NI postcode areas. Single Occupancy risks

##### Key Underwriting Factors

**Composite Panels** – Make / model/ euroclass rating and % coverage of building

**Heating** – Fixed generally ok, Portable – full details required

**Electrical Inspection** – must be completed within 5 year period



## Road Risks

Use Motor trade and SDP. Additional business use may be granted subject to details of use required and if it is incidental to the motor trade

Unaccompanied Demonstration/Loan & Hire available as optional cover

## Drivers

Unnamed basis for business drivers, except for smaller or specialised risks where the driving may be restricted. Generally named and approved for SDP

Windscreen cover unlimited

## Finance

Credit Facilities available through Premium Credit Limited at preferential rates

## Risk Assist

Access to the risk management risk assist platform

## MOTOR TRADE DEPARTMENT CONTACT INFORMATION

### UNDERWRITING ENQUIRIES

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