

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/Servicing
- 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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