

# Your Business Insurance

Motor Trade Internal Risks Product



# Welcome...

## to your Policy Summary

The Motor Trade Internal Risks product is designed to meet the requirements of the motor trader who requires additional cover than that provided by a road risks policy. Cover is available to full and part time, self-employed motor traders operating a formal business either from dedicated business premises, on a mobile basis, or from their home address.

Supporting documentation to demonstrate the operation of the business may be requested. The flexibility of the policy allows policyholders to select the cover(s) they require to suit their business needs, from the following options:

- **Employers' Liability**
- **Public Liability including Products Liability and Sales and Service Indemnity**
- **Loss of or damage to Vehicles at the Business Premises**

Many of the options have the further flexibility of choosing from a range of Sums Insured.

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

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

## Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

# 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	Cover
<p><b>Section 1 – Legal Liabilities (optional)</b></p> <p>Indemnity is provided for legal liability incurred for damage and expenses in respect of injury or damage caused to persons (including employees) or property not owned by the insured</p>	<ul style="list-style-type: none"> <li>• Employer’s Liability £10,000,000 any one occurrence</li> <li>• Public Liability (including Products Liability and Sales and Service Indemnity) up to £5,000,000</li> <li>• Public Liability (including Products Liability and Sales and Service Indemnity) up to £1,000,000 in respect of Communicable Disease any one period of insurance</li> <li>• Contingent Motor Liability Cover</li> </ul>
<p><b>Section 2 – Loss of or Damage to Vehicles at Your Business Premises (optional)</b></p> <p>Loss or damage to Yours and Customers vehicles at Your Business Premises caused by Fire or Theft</p>	<p>Sum Insured limit up to £100,000 on an annual basis</p>
<p><b>Significant features and benefits of the policy</b></p> <ul style="list-style-type: none"> <li>• Up to a maximum of 6 persons covered for Liability including 2 clerical only employees</li> <li>• Wide range of acceptable occupations</li> <li>• Flexible Sums Insured for Stock of Vehicles and Public Liability</li> <li>• Cover for Stock of Vehicles kept in locked buildings, locked compounds or in the open</li> <li>• Claims on customers vehicles settled on Market Value</li> <li>• 24/7 Claims helpline</li> </ul>	

# Significant and unusual exclusions or limitations of the Policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the conditions and exclusions, please refer to the policy booklet.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Conditions and Exceptions applicable to all Sections	• Reasonable Precautions Condition	10
	• Alteration in Risk Condition	11
	• Fair Presentation of the Risk Condition	13
	• Sanctions Condition	14
	• Radioactive Contamination Exception	15
	• Electronic Risk Exception (not applicable to Section 1 - Legal Liabilities)	16
	• Communicable Disease Exception (not applicable to Section 1 - Legal Liabilities)	17
Section 1 - Legal Liabilities	• Injury or damage due to the giving of advice	25
	• Injury or damage when the Use of Heat condition has not been complied with	24
	• Injury or damage caused by Products sold or supplied for export to or for use in the United States of America or Canada	26 & 32
	• The first £250 of any claim or the first £500 for any claim resulting from the application of heat	25
	• Applicable to Section 1B - Public Liability and Section 1C - Products Liability and Sales and Service Indemnity Liability liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with: <b>(a)</b> any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident <b>(b)</b> loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data This Exception shall not apply in respect of: <b>(i)</b> Bodily Injury <b>(i)</b> physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident.	26 and 32

# Significant and unusual exclusions or limitations of the Policy

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Section 2 - Loss of or Damage to Vehicles at Your Business Premises	<ul style="list-style-type: none"> <li>• Loss or damage to vehicles not at, in or on Your Business Premises</li> </ul>	36
	<ul style="list-style-type: none"> <li>• Loss or damage caused by attempted theft, malicious damage or vandalism to vehicles left in the open</li> </ul>	36
	<ul style="list-style-type: none"> <li>• Loss or damage caused by accidental damage</li> </ul>	36
	<ul style="list-style-type: none"> <li>• Loss or damage when keys have been left in or on the vehicle or when all windows or openings have not been closed and locked or when keys to vehicles have been left in a safe or key cabinet but the safe or key cabinet has not been locked and the key removed.</li> </ul>	36
	<ul style="list-style-type: none"> <li>• Loss or damage as a result of fraud or deception or by use of a counterfeit or other form of payment which a bank or building society will not authorise</li> </ul>	36
	<ul style="list-style-type: none"> <li>• Loss or damage to any motorcycle, scooter, quad bike or trike</li> </ul>	37
	<ul style="list-style-type: none"> <li>• The first £500 of any claim for any one Insured Vehicle</li> </ul>	36

# Customer Information

## How to contact us to make a claim

Should you need to make a claim, Covéa Insurance Commercial Care Line will manage all aspects of the claim for you from the time it is reported.

### Covéa Insurance Commercial Care Line

- Dedicated telephone number – **0330 024 2246**
- Dedicated fax number – **0118 914 0960**
- In writing to – **Covéa Insurance Commercial Care Line, Norman Place, Reading, Berkshire RG1 8DA**
- By E-Mail – **mtrade.claims@coveainsurance.co.uk**

Covéa Insurance Commercial Care Line is a service operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

## How to cancel your Policy

If you do not want to accept the policy you have the right to cancel it within 14 days from the date of purchase of your policy or the day you receive your policy documentation, whichever is later. To do this you must return the policy

documentation to your broker when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the policy, less an additional charge of £25 plus the prevailing rate of insurance premium tax as stated on your policy schedule. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance.

We will also do this if you want to cancel the policy within 14 days after the renewal date.

You may cancel the policy at any other time by contacting your broker.

If you cancel your policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a loan agreement with Covéa Insurance, all outstanding monies must be paid to us as described in your loan agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the Policy less an additional charge of £25 plus the prevailing rate of insurance premium tax as stated on your policy schedule.

For our rights to cancel your policy please see the Cancellation Condition on page 12 of the policy booklet.

# Customer Information

## How to make a complaint

It is always our intention to provide a first class standard of service. However, we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold and you should contact them directly.

Alternatively, please contact us using the following details, quoting your Policy or claim number:

Customer Relations, Covéa Insurance,  
Norman Place, Reading,  
Berkshire RG1 8DA.

Telephone: 0330 221 0444

Website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Email:

[customer.relations-rdg@coveainsurance.co.uk](mailto:customer.relations-rdg@coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service

Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

email:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme (FSCS)

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

Further information is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU  
Telephone: 020 7741 4100  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Your Business Insurance

Motor Trade Internal Risks

0330 221 0444

[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Cov ea Insurance  
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Reading  
RG1 8DA

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L1541 06.23

