



Motor Trade Internal Risks – Policy Summary

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

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**
- **Contents including fixed glass at the Business Address**
- **Buildings**
- **Business Interruption** (only available in conjunction with Contents)
- **Money**

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 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

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>Section 1 – Legal Liabilities (optional) 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"> • Employer’s Liability £10,000,000 any one occurrence • Public Liability (including Products Liability and Sales and Service Indemnity) up to £5,000,000 • Contingent Motor Liability Cover

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>Section 2 – Loss of or Damage to Vehicles at Your Business Premises (optional) Loss or damage to Yours and Customers vehicles at Your Business Premises caused by Fire or Theft</p>	Sum Insured limit up to £100,000 on an annual basis
<p>Section 3A – Contents (optional) Loss of or damage to business contents belonging to the Insured or for which they are responsible. Accidental damage to fixed glass at the Insured's Business premises</p>	Accidental loss or damage up to a maximum Sum Insured of £10,000 including up to £1,000 for stock, electronic machines, computers and replacement locks. Personal effects or tools £500 per person
<p>Section 3B – Buildings (optional) Loss of or damage to the Insured's buildings, permanent outbuildings, walls, gates, fences, landlords fixtures and fittings and/or tenants improvements</p>	Accidental loss or damage up to a maximum Sum Insured of £100,000
<p>Section 3C – Business Interruption (optional in conjunction with Section 3A Contents) Increased cost of working following damage to Your contents and/or buildings</p>	£25,000 Sum Insured with a 12 month Indemnity Period
<p>Section 3D – Money (optional) Loss of money belonging to the Insured, within Insured's premises or while in transit</p>	<ul style="list-style-type: none"> • Crossed Cheques etc £250,000 • In transit and in Your business premises while open and during business hours £5,000 • In a bank night safe £5,000 • In Your business premises whilst closed for business and while contained in a locked safe/strongroom £1,000 • In the dwelling of the Insured or an authorised employee £500
<p>Significant features and benefits of the policy</p> <ul style="list-style-type: none"> • Up to a maximum of 6 persons covered for Liability including 2 clerical only employees • Wide range of acceptable occupations • Standard and non-Standard construction premises acceptable • Flexible Sums Insured for Buildings, Stock of Vehicles and Public Liability • Cover for Stock of Vehicles kept in locked buildings, locked compounds or in the open • Automatic reinstatement of Sum Insured following a loss (not all sections) • Claims on customers vehicles settled on Market Value • Option to pay by instalments • 24/7 Claims helpline 	

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 exclusions, please refer to the policy document.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Section 1 – Legal Liabilities	• Injury or damage due to the giving of Professional advice	20
	• Injury or damage when the Use of Heat condition has not been complied with	19
	• Injury or damage caused by Products sold or supplied for export to or for use in the United States of America or Canada	29
	• The first £250 of any claim or the first £500 for any claim resulting from the application of heat	20
Section 2 – Loss of or Damage to Vehicles at Your Business Premises	• Loss or damage to vehicles not at, in or on Your Business Premises	36
	• Loss or damage caused by attempted theft, malicious damage or vandalism to vehicles left in the open	36
	• Loss or damage caused by accidental damage	36
	• 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	36
	• 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	36
	• Loss or damage to any motorcycle, scooter, quad bike or trike	37
	• The first £500 of any claim	36
Section 3A – Contents	• Theft not involving forcible and violent entry or exit from the premises	44
	• Damage caused by mechanical or electrical breakdown	44
	• Damage to business files resulting from erasure or distortion of information on computer systems or other records	44
	• Damage to fixed glass or sanitary ware in vacant or unoccupied portions of the premises	44
	• Subsidence ground heave or landslip	43
	• The first £250 of any claim	44

Significant and unusual exclusions or limitations of the policy

continued

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Section 3B – Buildings	<ul style="list-style-type: none"> Subsidence ground heave or landslip Acts of Terrorism Damage to fences or gates caused by storm or flood The first £250 of any claim 	<ul style="list-style-type: none"> 48 10 48 48
Section 3C – Business Interruption	<ul style="list-style-type: none"> • Subsidence ground heave or landslip • Acts of Terrorism • The first £250 of any claim 	<ul style="list-style-type: none"> 53 10 53
Section 3D – Money	<ul style="list-style-type: none"> • Loss or theft from an unattended vehicle • Damage resulting from a safe or strongroom being opened by the use of a key or combination code through the key or combination code having been left on the premises while closed for business • Damage resulting from dishonesty by the Insured or an employee • The first £250 of any claim 	<ul style="list-style-type: none"> 56 56 56 56

How to contact us to make a claim

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

MMA Commercial Care Line

- Dedicated telephone number – **0844 902 0790**
- Dedicated fax number – **0845 604 8628**
- In writing to – **MMA Commercial Care Line, PO Box 471, Cardiff CF10 3WJ**

MMA Commercial Care Line is a service exclusive to MMA Insurance and is 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

You may cancel the policy, by giving written instruction to us at any stage of the duration of the contract.

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 latter.

If you exercise this right and in the event of the policy being cancelled you will be entitled to a proportionate return of premium in respect of the unexpired portion of the current period of insurance less a service charge of £25.

To exercise your right to cancel, please contact your insurance broker or intermediary 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. However we do appreciate that occasionally things do go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading RG1 8DA.

Telephone: 0844 902 1000

Via website: www.mma-insurance.com

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded via our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. www.financial-ombudsman.org.uk.

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.

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

MMA Insurance plc

Registered in England and Wales No. 613259

Registered Office: Norman Place, Reading RG1 8DA

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