



Motor Trade Road Risks – Policy Summary

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

The Motor Trade Road Risks Insurance policy is for full or part-time motor traders, working from commercial premises or from home, who require road risk cover for their own vehicles, or vehicles in their custody or control for motor trade purposes. Cover is only available to those motor traders who are a self-employed person or persons actively operating a formal business, on a full or part-time basis, for profit, either selling vehicles or providing a service relating to the repair or maintenance of motor vehicles. Formal supporting documentation to demonstrate this may be requested.

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

There are three levels of cover to choose from: comprehensive, third party fire and theft (most areas of the UK), or third party only cover (most areas of the UK).

Type of cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for injury to passengers, the public and their property	✓	✓	✓
Legal defence costs for manslaughter or causing death by dangerous driving	✓	✓	✓
Loss of or damage to vehicles by fire or theft	✓	✓	x
Accidental damage, vandalism or malicious damage	✓	x	x

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	Maximum Cover
Legal liability for death and injury to anyone including passengers	Unlimited
Legal liability for damage to other people's property	£1 million
Legal defence costs for manslaughter or causing death by dangerous driving	Unlimited
Loss and or damage to your vehicle caused by accidental damage, fire, theft or attempted theft	Minimum of: Trade Market Value Own Vehicle Indemnity Limit Chosen*
Loss and or damage to a vehicle not the property of you, your spouse or any person named on the Certificate of Motor Insurance and in your custody or control for the purpose of service, upkeep or repair, caused by damage, fire, theft or attempted theft	Minimum of: Market Value Customer Vehicle Indemnity Limit Chosen*
Audio equipment	£250
<ul style="list-style-type: none"> • In the event of a claim the Indemnity Limit is applied per vehicle, per incident • Up to 6 named drivers for motor traders who work full-time and up to 3 named drivers for motor traders who work part-time • Cover for vehicles at home automatically included, even if you trade from home • No Claims discount of up to 4 years transferable from your private car, commercial vehicle or motor trade insurance • Introductory discounts available, if your other motor policy cover is continued or if you have proven claim free driving experience • Protected No Claims bonus available for full-time motor traders with 4 or more years Motor Trade No Claims Bonus • Demonstration cover available • Flexible limit of indemnity from £7,500 to £30,000 for comprehensive, full-time traders and from £7,500 to £12,500 for comprehensive, part-time traders • The indemnity limit is £5,000 to £7,500 for third party, fire and theft, full-time traders and £5,000 for third party, fire and theft, part-time traders • Split indemnities available for persons not involved with vehicle sales • Option to pay by instalments • Full cover whilst driving in the EU available for extra premium for you and your spouses vehicle • Discounts available for: <ul style="list-style-type: none"> – Increased excesses (comprehensive cover only) – Spouses who require social, domestic and pleasure cover only 	

*Indemnity is based upon the vehicle value limit selected.

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Definitions Insured Vehicle	Any vehicle which is not, owned by you or your spouse, if he or she is named as a driver under the policy, leased to you on a lease agreement of a minimum duration of 12 months, or in your custody or control for motor trade purposes	5
Definitions Insured Vehicle	Vehicles owned by the insured and leased to any, other person	5
Definitions Insured Vehicle	Vehicle transporters capable of carrying more than two vehicles or any vehicle on such a transporter	5
Definitions Insured Vehicle	A vehicle that has been seized by any government or public authority which was not your property, the property of your spouse if he or she is declared as a driver on this policy, or in your custody or control at the time of seizure	6
Exceptions to Section 2 (e)	Your legal liability as an employer	22
Exceptions to Section 1.1 and Exceptions to Section 2.3	Any vehicle in or on the Business Premises. Any Vehicle on a road at or within 400 metres of the business premises, unless in the course of a journey Any private residence you or any named driver uses is not a business premises under this insurance	19 23
Exceptions to Section 1.9	Any compulsory excess or voluntary excess as chosen by you and which will be shown in the policy documentation or consult your insurance broker or intermediary	19
Exceptions in Section 1.9	Additional young driver excesses Drivers aged under 25 years £500, Drivers aged 25 years and over with a full UK licence of less than 12 months £200	19
Exceptions to Section 1.13	Loss or damage as a result of deception, fraud, trick or false pretence, or by use of a counterfeit or other form of payment, a bank or building society will not accept	20
Exceptions to Section 1.18	Loss or damage to any motorcycle, quadbike or trike	20
Exceptions to Section 1.10	Loss or damage to the vehicle if the keys have been left in the vehicle or the windows and doors have not been closed and locked	19

Significant and unusual exclusions or limitations of the policy

continued

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Exceptions to Section 1.13	Loss or damage to the vehicle following theft or attempted theft by a purported buyer	20
Definitions Insured Vehicle	<p>Any accident, injury, loss, damage or liability whilst the following vehicles are being used other than for motor trade purposes:</p> <ul style="list-style-type: none"> • Commercial vehicles over 3.5 tons GVW • Caravanettes, motor homes, motorcycles, quad bikes, three-wheeled vehicles or kit vehicles • Vehicles manufactured in the USA or Canada unless specifically manufactured for sale in the UK • Vehicles with more than 7 passenger seats • Vehicles manufactured before 1 January 1980 • Vehicles modified from the manufacturer's original specification in order to improve performance • Vehicles with a fibreglass bodyshell 	6
Exceptions applicable to all Sections	Vehicles driven by or in the custody or control of any person not declared on the Certificate of Motor Insurance	14
Conditions applicable to all Sections	Failure to declare vehicles owned by you will prejudice your claim. We may at our option reduce cover to Third Party Only, which means the damage to your vehicle will not be covered	12

How to contact us to make a claim

In the event of any accident, injury, loss or damage involving a vehicle insured by this policy, you must telephone the **MMA Motor Trade Care Line 0844 902 2220** as soon as possible after the event. The Motor Trade Care Line is available 24 hours a day, 365 days a year.

Please give your MMA Motor Trade Care Line advisor the following:

- Policy Number, your name/driver's name;
- Vehicle make, model and registration number;
- Details of the incident including name and address of the other driver, their insurance company, policy number and car registration number.

After you have reported the incident, our claims team will send you a Statement of Fact containing the details you have provided and request any further information required to proceed with your claim.

How to cancel your policy

You may cancel the policy, by giving a written instruction to us at any time.

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 later.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, and a service charge of £25.

To exercise your right to cancel, please contact your insurance advisor 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 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

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 from 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 (website www.fscs.org.uk).

All information in this document is correct at the time of printing (April 2010), for full up to date information please visit our website **www.mma-insurance.com**

MMA Insurance plc

Registered in England and Wales No. 613259

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Authorised and regulated by the Financial Services Authority No. 202277



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