



MotorServ – Policy Summary

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

The MMA MotorServ product is designed to meet the requirements of tradespeople who, often working from home, provide services to the motoring public. It provides insurance for the use of specified vehicle(s) for trade and private purposes and allows insured drivers to drive any vehicles belonging to customers, provided that these are not being held for sale or hiring. Cover is only available to those motor traders who are actively operating a formal business, on a full or part time basis, for profit, by 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.

Significant features and benefits of the policy

The Policy cover will run for 12 months and is renewable annually.

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
Windscreen or glass replacement in any specified vehicle without loss of no claim discount	✓	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	£2,000
Accidental damage to your vehicle	Vehicle Market Value
Fire, theft and attempted theft	Vehicle Market Value
Other features include: <ul style="list-style-type: none">• Choice of comprehensive, third party fire & theft (most areas) or third party only cover (most areas)• Up to 5 named drivers, dependent on number of specified vehicles• Up to 3 specified vehicles, owned or operated by you• Windscreen cover included for specified vehicles• No claims discount of up to 3 years transferable from your private car, light commercial vehicle or motor trade insurance• Introductory discounts of up to 30%, if your private car policy is not cancelled• Option to pay by instalments• Full cover whilst driving in the EU available for extra premium• A discount is available for increased excesses on comprehensive cover only	

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 owned by or in the custody of the insured for the purpose of sale or resale or leasing	5
Definitions Insured Vehicle	Any vehicle owned by the insured which has not been specified on the policy	5
Exceptions to Section 2.1	Legal liability as an employer	21
Section 1.1	Vehicles in the custody or control of the Insured for the purposes of up-keep, service or repair in or on the Business Premises or on a road at or within 400 metres of the Business Premises, unless in the course of a journey	16
Exceptions to Section 1.5	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	17
Exceptions to Section 1.4	Additional young driver excess Drivers aged under 25 years – £350 Drivers aged 25 years and over with a full UK licence of less than 12 months – £200	17
Exceptions to Section 1.10	Loss or damage as a result of deception, fraud, trick or false pretence	18
Exceptions to Section 1.8, 1.12, 1.13	Loss or damage to any of the following vehicles: <ul style="list-style-type: none"> • Vehicles manufactured in USA or Canada unless specifically manufactured for sale in the UK • Vehicles manufactured before 1975 • Vehicles with a fibreglass bodyshell or built from a kit • Motorcycles, quad bikes or trikes 	17 & 18
Exceptions to Section 1.14	Loss or damage to the vehicle if the keys have been left in the vehicle or the windows and doors have not been closed or locked	18
Exceptions applicable to all sections, exception 1.(b)	Vehicles driven by or in the custody or control of any person not declared on the Certificate of Motor Insurance	14

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, Lloyd's Chambers, Portoken Street, London E1 8BN. 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**

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