

# Motor Trade Select

Fact Sheet

Specifically designed for your medium to large motor trade clients, our Motor Trade Select product offers a comprehensive range of covers designed to meet the needs of the sector.

## Cover Enhancements

The following features of cover apply if the relevant section is purchased:

### Material Damage

- Exhibitions cover – £15,000 limit within UK and EU (FEA)
- Replacement of damaged computer equipment with present day equivalent
- Metered utilities cover for loss of metered supply charges – £25,000 limit
- 30% seasonal increase in vehicle sum insured during peak registration periods
- Financial losses on damaged new vehicles (including road risks)
- Property in transit and money cover within UK
- Employees tools whilst away from the premises – £5,000 limit per employee
- Replacement locks and keys – £10,000 limit any one claim and £50,000 any one period
- Personal accident assault and victim care – benefits of up to £25,000 paid for an accidental bodily injury as a result of theft or attempted theft resulting in death or disablement
- New for old – cover available for vehicles less than 12 months old, registered in the name of your client's customer.

### Road Risks

We offer a choice of covers on a comprehensive, partial comprehensive, third party fire and theft and third party only basis.

- Personal accident cover for accidental injury to the driver of an insured vehicle – £5,000 limit
- Personal belongings cover when vehicle is being driven for social, domestic and pleasure use – £500 limit
- Medical expenses for any personal injury as a direct result of an accident – £250 any one person; £1,000 any one claim

- Damage from misfuelling and 20 litres of fuel replacement
- Damage to third party property – £10,000,000 limit
- Uninsured loss and motor prosecution defence – £100,000 limit any one event
- EU cover for social, domestic and pleasure use when this cover is selected.

### MOT Loss of Licence

Cover following loss or suspension of MOT licence with free appeal, consultancy service and advice helpline.

### Engineering

Specialist insurance and inspection services that can be purchased together or independently:

- Inspection – we offer a wide range of inspection services for key items of plant and machinery
- Breakdown – breakdown and accidental damage cover for machinery (e.g. diagnostic equipment, lifting tables and jacks) – £50,000 limit of liability.

### Public and Products Liability (including defective workmanship)

- Option of increasing up to £20,000,000
- Products financial loss – £250,000 limit
- Customers' vehicles loss of use – £50,000 limit.

### Business Interruption

Cover for protection against interruption to your client's business following an insured loss under the Material Damage, Road Risks and Self Drive Hire policy sections, which results in reduced earnings on a gross profit basis.

### Employer's Liability

Cover to meet the compulsory legislative requirements to a standard £10,000,000 limit of indemnity, with the option to increase up to £25,000,000.

\* A discount will be given from Computer and Electronic Equipment cover when purchased with a Motor Trade policy.

\*\* Allianz Legal Services is only available to policyholders with Allianz Legal Expenses cover in place.

## Optional Covers (subject to discount)

The following are available to policyholders:

**Computer\*** – All Risks cover, including theft and breakdown for computers and auxiliary equipment and includes e-risks cover as standard.

**Electronic Equipment\*** – cover for specialist electronic equipment, including technically advanced tools and scanning devices – minimum premium £250.

**Marine Cargo** – protection for new and used car parts, specialist equipment and tools when being moved within the UK, or worldwide, by any method of transportation, i.e. road, rail, sea and air.

**Professional Indemnity** – covers the legal liability arising from a third party claim as a result of professional negligence.

**Legal Expenses** – cover provides protection against the costs of taking a case to court, solicitors fees and expenses.

**Trade Credit** – protects against the failure of your client's customers to pay their trade credit debts as a result of that customer becoming insolvent or failing to pay within the agreed terms and conditions, i.e. protracted default.

## Trades We Are Focusing On

- New vehicle sales
- Second-hand vehicle sales
- Motor vehicle servicing and mechanical/body repairs
- Motorcycle sales, servicing and mechanical/body repairs
- Tyre and exhaust fitters
- Auto electricians.

## Additional Services

**Allianz Legal Services\*\*** provides free or discounted legal and business tax advice via a range of services:

**CLICK Legal** – Allianz Legal Online is designed to remove the legal worry of running a business.

Our website provides:

- **A free legal health check** – to identify the legal risks within a policyholder's legal documentation
- **Over 140 legal templates** – policyholders can prepare complex, legally binding contracts and policies and store them online
- **Monthly legal bulletin** – stay up-to-date with employment and health and safety legislation.

**TALK Legal** – we have a range of telephone advice lines to help policyholders with legal and tax issues:

- **Allianz Lawphone** – provides policyholders with free legal advice, 24/7/365, for ANY business related matter
- **Discounted legal services** – our partner solicitors, DWF, offer a 15% discount on undisputed debt recovery services, solicitor employment support, uninsured legal action and crisis communication services
- **Free business tax advice** – provided by Abbey Tax.

For more information on how to access Allianz Legal Services, visit [www.allianzbroker.co.uk](http://www.allianzbroker.co.uk)

In addition, we offer:

- **FREE Risk Management Support** – Risk Director can help reduce claims and assist with health and safety regulations. [www.riskdirector.co.uk](http://www.riskdirector.co.uk)
- **Allianz Global Assistance – Pay-on Use Breakdown Cover** – provides peace of mind if your client's vehicle were to suffer a breakdown
- **Exclusive Discounts** – on risk management products and services
- **FREE Business Helpline** – advice on health and safety and business continuity matters, via Actionline. Tel: 0344 873 0244.

## Allianz Engineering

Our Specialist Inspection Services team can arrange inspections coupled with bespoke consultation for:

- Electrical testing
- Energy services
- Fire risk assessment
- Health and safety audits.

## Making a Claim

Need to notify us of a claim? Simply call:

**0344 412 9996** (8am to 6pm Monday to Friday)

or email: [motortradclaims@allianz.co.uk](mailto:motortradclaims@allianz.co.uk)

If your client needs recovery assistance following an accident, they can call the above number 24 hours a day. Once the vehicle is recovered, we will contact them within 24 hours to register a claim. Please note that if a claim is not made or is unsuccessful, your client will be liable for the costs of the recovery.

For your medium to large motor trade clients, we can provide cover on a no sums insured, average free basis, via our **Motor Trade Select Plus** and **Motor Trade RMI Plus** wordings.