

# Motor Trade RMI

Fact Sheet



Working with the RMI for the last 25 years has enabled us to build an affinity with the Motor Trade market. With our knowledge and insight, we've designed a proposition that specifically addresses the needs of RMI members. In addition to the cover offered under our Motor Trade Select and Complete products, you can benefit from the following cover enhancements.

## Our Motor Trade RMI product\*

Specifically designed for medium to large RMI members, our Motor Trade RMI product offers the following features of cover:

- Replacement of damaged machinery and plant with green friendly models – £250,000 limit
- Exhibitions cover – £25,000 limit within UK and EU, subject to Fire, Explosion and Aircraft (FEA) for EU cover only
- Personal accident assault and victim care – benefits of up to £30,000 paid for an accidental bodily injury as a result of theft or attempted theft resulting in death or disablement
- Essential personnel – cover for death or permanent disablement of an essential person, which interrupts your business activities – £25,000 limit, any one claim
- Public relations expenses cost – £10,000, maximum three months, any one claim
- Fines and damages cover, as a result of non-completion of a contract – £10,000 limit, any one claim
- Uninsured loss recovery and motor prosecution defence costs – up to £100,000 per claim
- Any authorised and licenced driver for business, social domestic and pleasure use
- Cover automatically extended for social domestic and pleasure use in EU countries
- Property in transit and money cover automatically included
- MOT loss of licence cover – with free appeal, consultancy service and advice helpline.

We can provide cover on a no sums insured, average free basis via our Motor Trade RMI Plus wording.

## Our Complete Motor Trade RMI product\*

Specifically designed for small to medium sized RMI members with a turnover of up to £3,000,000, our Complete Motor Trade RMI product offers:

- Portable hand tools cover – up to £10,000 limit
- Commercial legal expenses – cover automatically included
- Occasional business use – third party liability cover for private cars owned or loaned to an employee
- Uninsured loss recovery and motor prosecution defence costs – up to £100,000 per claim
- Social, domestic and pleasure use – for up to seven named persons, with option to restrict business use to named drivers – with extra discount
- Business interruption cover – extends to the Motor Vehicle Road Risks section
- Single excess – you will pay only one excess when two of your insured vehicles are involved in the same incident.

## In addition, you will also benefit from the following:

- New for old cover – extended to goods carrying vehicles less than 7.5 tons and less than 12 months old, registered in your customer's name
- Vehicles in transit – covered under the business interruption section
- Road risks – no inner limit to liability customer's consequential loss or loss of use claims.

\* Features of cover apply only if the relevant section is purchased.

## We offer specialist engineering insurance and inspection services, which can be purchased together or independently:

- Inspection – we offer a wide range of inspection services in line with periodical and regulatory requirements
- Breakdown – breakdown and accidental damage cover for machinery (e.g. diagnostic equipment, lifting tables and jacks) – £50,000 limit of liability.

## Helping you to manage your business

We provide a range of additional services to help you manage your business:

- **Allianz Motor Insurance Database** – providing immediate access to vehicle data to help you establish a robust reporting process. A helpdesk is also available. [www.allianzmid.co.uk](http://www.allianzmid.co.uk)
- **Allianz Worldwide Partners – Pay-on-Use Breakdown Cover** – provides peace of mind if your client's vehicle were to suffer a breakdown. Rather than a subscription charge, your clients will only pay per usage – exclusively for Allianz Motor Trade policyholders
- **FREE risk management support** – our online risk management service, Risk Director, can help you reduce claims and assist with health and safety regulations. [www.riskdirector.co.uk](http://www.riskdirector.co.uk)
- **Specialist motor trade surveyor team** – advice on the best way to reduce risks to your business
- **Exclusive discounts** – on risk management products and services via our extensive range of preferred suppliers
- **Case Analysis Tool** – to help you identify driver training needs

\* Full details of the claim must be provided over the phone and the loss must not have occurred over eight weeks before the notification. Cost of repair/replacement must be provided from a written estimate and we will require details of the Contractor, description of works, breakdown of costs and the contractors VAT number.

## Fast, fair and flexible claims service

- **Flexible claims reporting** – via phone, email or online
- **Dedicated motor trade claims specialists** – will proactively manage your claims from notification to final settlement
- **Rapid claims settlement\*** – £5,000 limit for property losses
- **Motor trade legal expertise** – specialist motor trade solicitors to deal with liability disputes
- **Five year guarantee** – on repairs and work carried out
- **On-site property assessments** – our leading loss adjuster panel will swiftly be on site to assess the level of loss and agree actions to get the claim moving.

## Making a Claim

We understand that a fast and efficient claims service is essential to helping your clients to continue to focus on their business. In the event of a claim, your client will receive support from our dedicated team of experts.

To notify a claim simply:

Call: **0344 412 9996** (8am to 6pm Monday to Friday)  
or email: [motortradeclaims@allianz.co.uk](mailto:motortradeclaims@allianz.co.uk)

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

## Why Allianz?

Allianz Insurance plc is one of the largest general insurers in the UK and part of the Allianz Group. We are financially strong, with an AA- Standard & Poor's rating. With over 100 years of experience, we're confident we know our business and have the technical expertise to ensure your clients get the cover they need and a claims service that's committed to getting them back in business as quickly as possible.