

MOTOR TRADE ONE

Cover enhancements

Material Damage

Extension	Motor Trade One	Old contract(s)	Increase
Insured's portable hand tools	£2,500 per item	£750	+£1,750
Employees' Portable Hand Tools	£2,500 per tool/£10k max limit per claim	£750	+£2,500/£10,000
Stock in trade (clothing)	£10,000	£2,500	+£7,500
Capital additions	£1,000,000	£250,000	+£750,000
Exhibitions	£50,000/£500k	Not covered	+£500,000
Lock replacement (motor vehicle)	£50,000	£1,000	+£49,000
Motor vehicles held for sale	£10,000	£5,000	+£5,000
New vehicle concession	£50,000	£5,000	+£45,000
Loss of use customer vehicles	£50,000	£2,000	+£48,000
Seasonal increase	30%	25%	+5%
Loss by fraud trick or pretence	£25,000	Not covered	+£25,000

Business Interruption

Extension	Motor Trade One	Old contract(s)
National Lottery	Included	Not Included
Public Emergency	Included	Not Included
Closure	£50,000	Not Included
Bomb Scares	£25,000	Not Included
Essential Personnel	£25,000	Not Included
Exhibition Expenses	£25,000	Not Included

Public Liability

Extension	Motor Trade One	Old contract(s)
Contingent Motor	Included	Not Included
Corporate Manslaughter	£1,000,000	Not Included

Road Risks

Extension	Motor Trade One	Old contract(s)
Lock Replacement (MV)	£50,000	Not Included
New Vehicle Concession	50%/£5,000	60%/£5,000
Insured Motor vehicle held for sale	£10,000	£5,000
Uninsured loss recovery	Standard	Optional
SVL	£250,000 available upon request	£100,000
ULR	Included	Not Included
U/Demo	Optional	Optional
Loan & Hire	Optional	Optional



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MORE COVER**

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