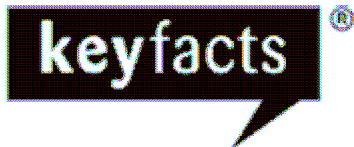




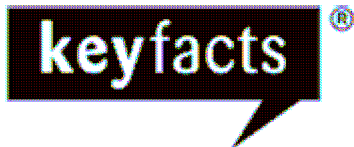
**MOTOR TRADE SOLUTIONS LTD COMBINED POLICY  
UNDERWRITTEN BY ROYAL & SUN ALLIANCE INSURANCE PLC.**

**SUMMARY OF SPECIFIC COVER FOR YOUR POLICY**

Features & Benefits	Significant Exclusions or Limitations
<b>Property Damage</b>	
<ul style="list-style-type: none"> <li>Cover for damage at your premises on an accidental damage basis, including breakage of glass, buildings, machinery and plant, computer equipment, stock and other contents including portable tools forecourt facilities and vehicles owned by you or held by you for which you are legally responsible.</li> <li>Cover is provided on a reinstatement basis</li> </ul>	<ul style="list-style-type: none"> <li>Subject to the covers selected and sums insured stated in the schedule</li> <li>Some specific causes of loss may be excluded</li> <li>Please refer to the policy document/schedule for details</li> <li>If the values declared are less than 85% of the reinstatement value of the property covered at the time of any loss any claim shall be proportionately reduced</li> </ul>
<b>Theft Cover</b>	
<ul style="list-style-type: none"> <li>Theft cover is provided automatically including damage to premises</li> </ul>	<ul style="list-style-type: none"> <li>Theft or attempted theft must involve entry to or exit from the premises by forcible and violent means</li> <li>Security Conditions apply</li> </ul>
<b>Stock in Transit</b>	
<p>Cover for damage to stock while in or on or being loaded onto or unloaded from any vehicle owned or operated by you both at or away from the premises</p>	Up to the limit shown in your schedule
<b>Portable Hand Tools</b>	
<p>Cover is extended to provide for these items including employees tools away from the premises and used in connection with the business</p>	Up to the limit shown in your schedule
<b>New Vehicle Concession</b>	
<p>Provides cover for vehicles on the Premises. If a vehicle less than twelve months old and registered in your name (not held for sale) is stolen or incurs damage exceeding 60% of its list price at the time of the loss, we will replace the vehicle with a new one of the same make and model at a cost of up to £5000 more than the vehicle's market value at the time of the loss.</p>	Cover only applies if a Road Risk policy is in force providing Comprehensive or Fire & Theft cover for vehicles
<b>Contents of Customers Vehicles</b>	
<p>Cover for damage to the contents of customers' vehicles</p>	Up to the limit shown in your schedule
<b>Replacement of Locks</b>	
<p>Cover for the cost of replacing locks of the premises following the theft of keys from the premises or from the home of any director, partner or employee (who has your authority to hold keys)</p>	<ul style="list-style-type: none"> <li>Up to the limit shown in your schedule</li> <li>Excluding cost of replacing locks to a safe or strong room where the keys have been left on the premises while closed for business</li> </ul>

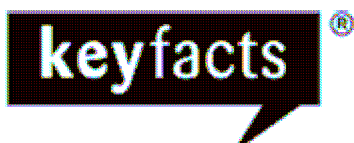


Features & Benefits	Significant Exclusions or Limitations
<b>Business Interruption</b>	
<p>Cover provided if trading at your premises is interrupted or extra expense incurred following damage to property covered under the Property Section as well as interruption resulting from disease, infestation or defective sanitation</p> <p>This section will cover you for:</p> <ul style="list-style-type: none"> <li>• Loss of gross profit due to a reduced level of trading</li> <li>• Reasonable expenses incurred to maintain turnover, such as the cost of setting up temporary premises</li> <li>• Money owed to you that you cannot collect following damage to your business records</li> </ul>	<ul style="list-style-type: none"> <li>• Up to the limit shown in your schedule</li> <li>• You are required to keep a quarterly record of your outstanding book debts away from your premises</li> </ul>
<p><b>Gross Profit</b></p> <p>In brief, gross profit means sales and services rendered plus the value of closing stock, less purchases (net of discounts) plus the value of opening stock and work in progress</p>	<p>We will cover you up to 133.3% of your estimate of annual gross profit</p>
<p><b>Indemnity Period</b></p> <p>The period of time we will indemnify you. This period will start from the date of the damage to your premises</p>	<p>12 months</p>



Features & Benefits	Significant Exclusions or Limitations
<b>Money</b>	
<p>This covers loss of money while in transit, on your premises or in the home of your employees:</p> <p>Cover for loss of property while in transit, on your premises or in the home of your employees. For cash and uncrossed cheques, bankers' drafts, money orders and the like, limits apply for any one loss:</p> <ul style="list-style-type: none"> <li>• On your premises during working hours</li> <li>• On your premises out of working hours</li> <li>• At your or a partner's or employee's residence</li> <li>• For crossed cheques, bankers drafts, credit card sales vouchers and the like</li> <li>• Clothing and personal effects belonging to you, a director, partner or employee lost or damaged during a robbery</li> </ul>	<ul style="list-style-type: none"> <li>• 8.00am to 8.00pm or in transit or in a bank night safe: Up to the limit shown in your schedule</li> <li>• In a locked safe: Up to the limit shown in your schedule</li> <li>• Not in a locked safe: Up to the limit shown in your schedule</li> <li>• Up to the limit shown in your schedule</li> <li>• Up to the limit shown in your schedule</li> <li>• Up to the limit shown in your schedule</li> </ul>

Features & Benefits	Significant Exclusions or Limitations
<b>Personal Accident (Assault)</b>	
<p>The Money Section is extended to cover injury or death sustained by you, a director, partner or employee whilst entrusted with money during a robbery or attempted robbery in the course of the business</p> <p>Benefits:</p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Loss of limbs or sight or permanent total disablement from any occupation</li> <li>• Temporary total disablement - £100 per week</li> </ul>	<ul style="list-style-type: none"> <li>➤ Only applies if you have chosen Gold or Platinum cover</li> <li>• £10,000</li> <li>• £10,000</li> <li>• up to 104 weeks</li> </ul>



Features & Benefits	Significant Exclusions or Limitations
<b>Employers Liability</b>	
<ul style="list-style-type: none"> <li>• You are covered for your legal liability for any injury, death or disease suffered by any of your employees arising out of and in the course of their employment by you in the business during any period of insurance</li> <li>• We will pay for damages and claimants' costs and expenses that you are legally liable to pay</li> <li>• Legal defence costs incurred in respect of the Health &amp; Safety at Work Act</li> <li>•</li> </ul>	Up to £10,000,000 for any one occurrence
<p><b>Compensation for Court Attendance</b></p> <p>We provide compensation for each day we ask you or one of your employees to attend court as a witness in connection with a claim for which you are entitled to indemnity</p>	<ul style="list-style-type: none"> <li>• £500 per day for any of your directors or partners, and</li> <li>• £250 per day for any employee</li> </ul>

Features & Benefits	Significant Exclusions or Limitations
<b>Public Liability</b>	
<p>Cover for your legal liabilities to third parties for accidental injury or damage arising out of your business, including products that you sell</p> <p>Cover includes liability arising out of:</p> <ul style="list-style-type: none"> <li>• Injury, death, disease or loss of or damage to property of individuals</li> <li>• Repair, service and maintenance</li> <li>• The Defective Premises Act and Data Protection Act</li> <li>• Loss of use of your customers' vehicles</li> <li>• Legal defence costs incurred in respect of a breach of the Health and Safety at Work and Consumer Protection Acts</li> </ul>	<p>Limits of Liability</p> <ul style="list-style-type: none"> <li>• Up to the limit shown in your schedule for any one occurrence is provided, other than for liability in respect of products supplied or sold or pollution and contamination when the same limit applies for any one period of insurance</li> <li>• Only if damage to the vehicle is covered by the Property Section</li> </ul>

## General Conditions & Exclusions

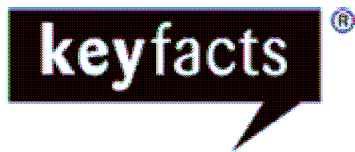
The following are the main conditions and exclusions that apply to the Policy. For full details of these and other conditions, exclusions and limits please read your Policy documents.

Cover	Significant Exclusions or Limitations
<b>Reasonable precautions</b>	You must take all reasonable steps to prevent injury damage or pecuniary loss and maintain vehicles in a roadworthy condition at all times
<b>Alterations</b>	<ul style="list-style-type: none"> <li>You must inform us immediately of any changes to the Business, the Premises or Property which increase the risk</li> <li>Failure to do so may invalidate your policy or result in a claim being rejected</li> </ul>
<b>Accessories theft</b>	<ul style="list-style-type: none"> <li>Excludes theft of accessories, wheels, audio and hi-fi systems and parts unless stolen at same time as vehicle</li> </ul>
<b>Ignition keys removal</b>	<ul style="list-style-type: none"> <li>Excludes theft of vehicles when keys left in the vehicle</li> </ul>
<b>Security Conditions</b>	<ul style="list-style-type: none"> <li>see Schedule for details</li> </ul>
<b>Terrorism</b>	<ul style="list-style-type: none"> <li>➤ Excluded in respect of Property and Business Interruption</li> <li>Employers Liability Limit of liability – restricted to £5,000,000</li> </ul>
<b>Defective Work</b>	Excludes cost of rectifying defective work
<b>Electronic Risk</b>	Excludes Electronic Risk
<b>Excesses and limits</b>	<ul style="list-style-type: none"> <li>The Policy may be subject to excesses that are the amounts you must pay in the event of a claim. Also certain limits may apply</li> <li>These will be shown in your schedule, plus any standard excesses/limits stated within the Policy document.</li> </ul>

**IMPORTANT NOTICE****Combined Policy Theft Conditions.**

Below is a summary of the main conditions for theft cover to apply.

<b>RISK</b>	<b>SECURITY REQUIREMENTS</b>
<p><b>VEHICLES IN THE OPEN</b> (When the premises is unattended or closed for business)</p>	<ul style="list-style-type: none"> <li>• Must be locked and fitted with an approved Thatcham Category 4 (wheel clamp) device.</li> <li>• Vehicle and wheel clamp keys must be removed either from the premises or removed to a locked metal cabinet within the premises in an alarm protected area.</li> </ul>
<p><b>VEHICLES KEPT IN SECURED YARD OR FORECOURT</b> (When the premises is unattended or closed for business)</p>	<p>The yard or forecourt must be:</p> <ul style="list-style-type: none"> <li>• Behind a wall of at least 9 inches thickness and 2 feet in height, <b>OR</b></li> <li>• Behind permanent concrete or steel bollards or steel hoops at least 2 feet in height spaced at intervals no wider than 4 feet, <b>OR</b></li> <li>• Behind palisade style fencing constructed of steel with maximum centres of 9 inches apart or covered with welded steel mesh and a height of at least 6 feet.</li> <li>• All entry/exit points protected by substantial steel locking posts or steel gates secured by close shackle padlocks.</li> </ul>
<p><b>VEHICLES &amp;/OR PROPERTY KEPT IN BUILDINGS</b> (When the premises is unattended or closed for business)</p>	<ul style="list-style-type: none"> <li>• The building must have, as a minimum, a bells only intruder alarm, maintained under a contract by a registered installer.</li> <li>• Accessible windows must be fitted with key operated window locks.</li> <li>• The final exit door is fitted with a 5 lever mortice deadlock or a rimlock or closed shackle padlock and padbar all conforming to BS3621: 1980 for Theft Restraint Locks.</li> <li>• All other opening external doors if not protected with locks approved under BS3621 must be fitted with key operated bolts fitted top and bottom to each leaf in addition to any existing locks.</li> </ul>



## Motor Trade Solutions Ltd - GENERAL POLICY SUMMARY

**This policy is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.**

### Claims

Should you wish to claim under your Motor Trade Insurance policy you should call the Motor Trade Claims Department on 0845 077 0119 as soon as possible. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

### Complaints

If you feel that Motor Trade Solutions Ltd have fallen short of an acceptable standard in either the service provided or the advice given then please write to the Customer Service & Compliance Manager at the address shown below.

If you are not satisfied with the result of their internal complaints procedure they will give you their final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address shown below.

If you feel that Royal & SunAlliance have fallen short of an acceptable standard in connection with policy cover, policy wordings or claims service and handling please write to the Customer Relations Manager at the address shown below.

If you are not satisfied with the result of our internal complaints procedure, we will give you our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address shown below.

Motor Trade Solutions Ltd	Royal & SunAlliance	Financial Ombudsman Service
2nd Floor Emerald House 15 Lansdowne Road Croydon CR0 2BX	Bowling Mill Dean Clough Halifax HX3 5WA	Insurance Division South Quay Plaza 183 Marsh Wall London E14 9SR

### Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS

### **Other Important Information**

#### **Premiums and payments**

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums can be paid by cash, credit/debit card or by cheque. Monthly instalments can only be via our instalment plans (credit/debit card or cheque) or by direct debit.

#### **Renewing your policy**

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change cover or do not wish to renew the policy then please tell us before the renewal date.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in 'Your right to cancel the policy' below.

If you pay by direct debit, we will renew the policy automatically unless you notify us that you wish to cancel the policy. For other payments by cash, cheque or credit/debit card, you must submit further payment if you wish to renew the policy.

#### **Your right to cancel**

If, having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within 14 days of receiving the full terms and conditions of your policy. You must return your policy documents, and employers' liability certificate, where applicable, to us with a written request to cancel the policy. You will be required to pay the proportion of the premium for the time you have had insurance cover plus any Motor Trade Solutions Ltd administration charge.

#### **Termination of the contract**

You may cancel this policy by returning your policy documents and employers' liability certificate, where applicable, to us along with written confirmation requesting cancellation. If you cancel the policy, you may be entitled to a refund of premium.

We may cancel this policy by giving you at least 30 days notice at your last known address. We will refund the appropriate proportion of your premiums.

Refunds will not be given where a claim is made or will arise.

#### **The law and language applicable to the policy**

Both you and we can choose the law that will apply to this policy. We have chosen Scottish law if you live in Scotland and English law to apply if you live anywhere else in the UK.

The language used in this policy and any communications relating to it will be English.

#### **Royal & SunAlliance**

Your Motor Trade Insurance is underwritten by Royal & Sun Alliance Insurance plc. As an insurance company, it is authorised and regulated by the Financial Services Authority under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and Regulated by the Financial Services Authority.

For your protection, telephone calls will be recorded and may be monitored.