

## Road Runner Motor Trade Combined (excluding Road Risks) Policy Underwritten by AXA Insurance UK plc Summary of Cover

Your Motor Trade Combined (excluding Road Risks) Insurance Policy is underwritten by AXA Insurance UK plc and is a commercial business insurance contract which may be renewed annually subject to your needs and our terms and conditions.

### Claims

Should you wish to claim under your Motor Trade Combined (excluding Road Risks) Insurance Policy you should call the Motor Trade Claims Department on 0370 900 1753 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.

### Standard Features

Standard features are automatically included in your policy, according to the cover you have selected

Features & Benefits	Significant Exclusions or Limitations
<b>Property</b>	
<ul style="list-style-type: none"> <li>Cover for damage at your premises on an accidental damage basis, including breakage of glass, 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 for general contents and computer equipment 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> <li>Vehicle damage claims settled on an indemnity basis except where the New Vehicle Concession applies – see below.</li> </ul>
<b>Theft Cover</b> Theft cover is provided automatically including damage to premises	<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> 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	Up to the limit shown in your schedule
<b>Portable Hand Tools</b> Cover is extended to provide for these items including employees tools away from the premises and used in connection with the business	Up to the limit shown in your schedule
<b>New Vehicle Concession</b> Provides cover for vehicles on the premises. If a vehicle less than twelve months old and registered in your name is stolen or incurs damage exceeding 60% of its list price plus taxes at the time of the loss, we will replace the vehicle with a new one of the same make and model	<ul style="list-style-type: none"> <li>Cover only applies if a Road Risk policy is in force providing Comprehensive or Fire &amp; Theft cover for vehicles</li> <li>Up to £5,000 above the limit of indemnity shown in your road risks schedule.</li> </ul>
<b>Contents of Customers Vehicles</b> Cover for damage to the contents of customers' vehicles at the premises	Up to the limit shown in your schedule
<b>Replacement of Locks</b> 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)	<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>	
Cover provided if trading at your premises is interrupted or extra expense incurred following damage to property covered under the Property Section. This section will cover you for: <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>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>
<b>Gross Profit</b> 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.	We will cover you up to 133.3% of your estimate of annual gross profit

**Indemnity Period**

The period of time we will indemnify you. This period will start from the date of the damage to your premises

12 months with option to extend to 24 months

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 or in transit or in a bank night safe</li> <li>• On your premises out of working hours</li> <li>• In transit or a bank night safe</li> <li>• At yours 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 theft or attempted theft</li> </ul>	<ul style="list-style-type: none"> <li>• 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> <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 theft or attempted theft 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</li> <li>• Temporary total disablement</li> </ul>	<ul style="list-style-type: none"> <li>• £10,000</li> <li>• £10,000</li> <li>• £100 per week 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> </ul>	<p>Up to £10,000,000 for any one occurrence (restricted to £5,000,000 in respect of terrorism).</p> <p>Indemnity does not apply for:</p> <ul style="list-style-type: none"> <li>• nuclear risks, where liability is that of any principal or accepted under contract.</li> <li>• injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Union.</li> <li>• injury to any person employed whilst offshore</li> </ul>
<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>• Data Protection Act liability</li> <li>• Legal defence costs incurred in respect of a breach of the Health and Safety at Work and Consumer Protection Acts</li> </ul> <ul style="list-style-type: none"> <li>• Loss of use of your customers' vehicles</li> </ul> <ul style="list-style-type: none"> <li>• Legal liability for financial loss sustained by a purchaser of any vehicle, spare part or fuel including vehicle servicing or repair</li> </ul> <ul style="list-style-type: none"> <li>• Contingent motor liability</li> </ul> <ul style="list-style-type: none"> <li>• Damage to leased and rented premises</li> </ul> <ul style="list-style-type: none"> <li>• Legal liability for injury or damage by virtue of the Defective premises Act 1972 or Defective premises (Northern Ireland) Order 1975</li> <li>• Compensation for court attendance</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 (Separate limits apply in respect of Terrorism – see below)</li> <li>• Only if damage to the vehicle is covered by the Property Section</li> <li>• Any amount in excess of £100,000 for all claims in aggregate during one period of insurance</li> <li>• the first 20% of any loss (£250 minimum)</li> <li>• injury or damage</li> <li>• Excluding vehicles licensed for road use designed primarily for use as a tool and where compulsory insurance is required by any road traffic legislation</li> <li>• Contents and the first £100 every claim</li> <li>• Excludes the cost of rectifying any defect or alleged defect or any presence of asbestos or where indemnity is provided by any other insurance</li> <li>• £500 limit per day for directors or partners</li> <li>• £250 limit per day for employees</li> <li>• Excludes legal liability - arising from loss of or damage to property owned by you or in your custody or control</li> </ul>
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	<ul style="list-style-type: none"> <li>- for injury to employees</li> <li>- arising from risks that require more specific insurance e.g. Motor, Property etc</li> <li>- arising from defective products and work and the repair replacement or recall of such products or work</li> <li>- caused by pollution, unless sudden, identifiable and unintended.</li> <li>- arising from fear of contracting asbestos related diseases</li> <li>- arising from products supplied to the USA or Canada</li> <li>- arising from advice, instruction, consultancy, design or specification provided separately for a fee</li> <li>- arising from products installed on any aircraft, nuclear or petrochemical structure</li> <li>- arising from work in or on any aircraft, airport or aerodrome</li> </ul>
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<b>Optional Extras</b>	
The following will apply only if you have selected to take the cover and is shown as insured on your quotation	
<b>Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>
<b>Buildings</b>	
<ul style="list-style-type: none"> <li>• Cover for damage at your premises on an accidental damage basis to buildings, owned by you or occupied 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 for buildings, 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>Features &amp; Benefits</b>	<b>Significant Exclusions or Limitations</b>
<b>Terrorism</b>	
The cover provided under the Sections shown under the Terrorism Section of the schedule of this policy is extended to include damage to the property insured or business interruption where covered directly or indirectly caused by happening through or as a result of terrorism	<ul style="list-style-type: none"> <li>• Up to the limit shown in your schedule in any one period of insurance</li> <li>• Some specific causes of loss may be excluded</li> <li>• Please refer to the policy document/schedule for details</li> </ul>

<b>General Conditions &amp; Exclusions</b>	
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.	
<b>Cover</b>	<b>Significant Exclusions or Limitations</b>
<b>Reasonable precautions</b>	<ul style="list-style-type: none"> <li>• You must take all reasonable steps to prevent injury damage or pecuniary loss and maintain <ul style="list-style-type: none"> <li>○ vehicles in a roadworthy condition at all times</li> <li>○ premises, machinery, plant and equipment in a satisfactory state of repair</li> </ul> </li> </ul>
<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 unless shown as insured in your schedule</li> <li>• Employers Liability Limit of liability –restricted to £5,000,000</li> <li>• Public Liability Limit of liability – restricted to £5,000,000 or the amount specified in the schedule whichever is less</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>

<b>Security Conditions</b>	
For theft or attempted theft cover to be operative vehicles in the open or kept in a secured yard or forecourt must be:	
<b>Risk</b>	<b>Security Requirements</b>
<b>Vehicles In The Open</b> (When the premises is unattended or closed for business)	<ul style="list-style-type: none"> <li>• Vehicles must be locked and fitted with an approved 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>

**Vehicles Kept In Secured Yard Or Forecourt**  
(When the premises is unattended or closed for business)

The yard or forecourt must be:

- Behind a wall of at least 9 inches thickness and 2 feet in height, **OR**
- Behind permanent concrete or steel bollards or steel hoops at least 2 feet in height spaced at intervals no wider than 4 feet, **OR**

	<ul style="list-style-type: none"> <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>For theft or attempted theft cover to be operative all contents and vehicles in a locked and (alarmed) standard construction building must be:</b></p>	
<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 or European Norm (EN) 1303.</li> <li>• All other opening external doors if not protected with locks approved under BS3621 or European Norm (EN) 1303 must be fitted with key operated bolts fitted top and bottom to each leaf in addition to any existing locks.</li> </ul>

## OTHER IMPORTANT INFORMATION

### The law that applies to this policy

The policyholder and the insurers are free to choose the law which applies to this policy. As we are based in England we propose to apply the law of England and Wales and by purchasing this policy you agree to this.

### Complaints procedure

What to do if you have a complaint

AXA Insurance aims to provide the highest standard of service to every customer.

If our service does not meet your expectations we want to hear about it so we can try to put things right.

All complaints we receive are taken seriously. Following the steps below will help us understand your concerns and give you a fair response.

### How to make your complaint

The majority of complaints can be resolved quickly and satisfactorily by the department **you** are dealing with. If **your** complaint relates to a claim on **your policy** please contact the department dealing with **your** claim at AXA Insurance. If **your** complaint relates to anything else please contact Aston Lark Limited at the following address;

Compliance Officer  
Aston Lark Limited  
One Creechurch Place  
London  
EC3A 5AF

When you make contact please tell us the following information:

- Name address and postcode, telephone number and e-mail address (if you have one).
- Your policy and/or claim number, and the type of policy you hold.
- The name of your insurance agent/firm (if applicable).
- The reason for your complaint.

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

### Beyond AXA

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products.

The FOS can only consider your complaint if we have given you our final decision.

You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action.

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Tel: 0800 023 4567\* or Tel: 0300 123 9123\*\*  
Fax: 020 7964 1001  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

\* free for people phoning from a 'fixed line' (for example, a landline at home)

\*\* free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

### Our promise to You:

We will

- Acknowledge written complaints promptly
- Investigate your complaint quickly and thoroughly
- Keep you informed of progress of your complaint
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from complaints to continuously improve our service

Telephone call may be monitored or recorded.

### The Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to : <http://ec.europa.eu.odr>

### AXA Insurance UK plc Registered in England No 78950

Registered Office: 5 Old Broad Street, London, EC2N 1AD. A member of the AXA Group of Companies

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Telephone calls may be monitored and recorded