



**Road  
Runner**

**MOTOR TRADE INSURANCE**

*We're with you.*

# ***Specialist Motor Trade Insurance***

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***As a specialist motor trade insurance broker we offer:***

- ✔ Competitive commission
- ✔ 30-day payment terms
- ✔ Easy access to decision-makers
- ✔ Scheme underwritten by AXA Insurance UK
- ✔ Upscale option for SME Clients
- ✔ Certain fees apply. See our Terms of Business for details

## About Road Runner

Road Runner offers a specialist Motor Trade scheme with 100% of its efforts focused on finding the right cover for your clients.

Our new online platform provides a quick and simple solution to allow brokers access to vehicle management, online quote requests and ability to bind quotes online. For your SME Motor Trade clients requiring a combined package quote, we also provide a solution with Road Runner Plus.

### How to get a quote:

Call 0208 633 8470

E: [brokersales@roadrunnerinsurance.co.uk](mailto:brokersales@roadrunnerinsurance.co.uk)

### Request a quote online:

[www.roadrunnerinsurance.co.uk/brokers](http://www.roadrunnerinsurance.co.uk/brokers)

Opening hours: Mon – Fri 9:00am – 5:00pm

# What we offer

## Road Risks

**Cover options** Third Party only, Third Party, Fire & Theft or Comprehensive.

**Windscreen & Window Damage** Automatically included for Comprehensive cover.

**Excess** £350, £500, £750 or £1,000.

**Indemnity Limits** Up to £100,000 with a single vehicle limit of £50,000 (Comprehensive) or £10,000 (TPF&T).

**No Claims Bonus** Rewarded for up to 10 years claims-free driving, with option to protect earned Motor Trade Bonus.

**Flexible Driving Use** Options to restrict use by driver. Can offer Motor Trade use only, SDPC and Additional Business Use.

Cover extends to policyholders' spouses' vehicles if they are a named driver on the policy.

**Trade Specific Extensions** Accompanied demonstration use, Tuition use, Vehicles in transit and Vehicles at premises options available. Plant machinery tools and stock in own vehicles.

## Liability

**Cover options** Public Liability, Employers' Liability (only with PL) and Products Liability (Defective Workmanship).

**Indemnity Limits** £1m, £2m or £5m for Public Liability and Products Liability, £10m for Employers' Liability.

**Extensions** Portable Hand Tools cover up to £5,000 can be added.

## Premises

**Cover options** Contents only or Buildings & Contents.

**Cover** Buildings up to £200,000, Contents up to £140,000.

Public & Products Liability, Employers' Liability.

**Extensions** Stock & stock in transit, Vehicles at premises and Vehicles in transit, Portable hand tools away from the premises, Computer equipment & reconciliation of computer equipment, Customer & employee possessions, Property locks, Business Interruption, Money, Personal Accident (Assault), Book debts, 24-month indemnity period.

Terms & conditions apply.

# Road Runner Risk Appetite

## Acceptable occupations include:

- Accessory fitter
- Mobile repairs/servicing
- Auto-electrician
- MOT station
- Engine specialist
- Exhaust fitter
- Recovery
- Car sales
- Restoration specialist
- Classic car repairs or restoration<sup>3</sup>
- SMART repair
- Crash repairs
- Tyre, windscreen, exhaust fitter
- Tuner
- Valet
- Mechanical repairs
- Windscreen fitter

## Acceptable vehicle types for trade purposes:

- Cars & light commercials<sup>1</sup>
- Left-hand drive
- Classic, veteran & vintage vehicles (over 30 years old)<sup>3</sup>
- Vehicles with up to 17 passenger seats
- Commercial vehicles up to 7.5 tonnes GVW<sup>2</sup>
- Vehicles modified to improve performance
- Foreign vehicles
- Agricultural vehicles
- Kit vehicles
- Motorcycles
- Motorised caravans
- Imports

1. Certain sports and high performance vehicles may have cover restricted. We identify such vehicles by specific make and model.

2. One owned recovery vehicle up to 17.5 tons GVW can be included for motor trade use only.

3. Classic restrictions apply.



# Motor Trade Combined package

Road Runner Plus is a flexible combined package insurance solution for your SME Motor Trade clients, designed to capture standardised risk data to support consistent underwriting outcomes.

**Road Runner Plus is a business insurance product for business exposures and assets only, for SME Motor Traders:**

- ✓ Engaged in service, repair and sales and other ancillary trades
- ✓ Trading from a single proprietary business premises in the UK
- ✓ Trading for longer than three years
- ✓ No more than 10 named drivers
- ✓ No more than 10 people working for the business (Employees, Partners and Directors)

## Activities

**Primary:** Servicing | Repairs - Mechanical & Body | MOTs | Sales | Tyre & Exhaust

**Incidental to Primary:** Parts Sales | Valeting | Windscreen Repair | Conversion & Tuning  
Recover | Auto-electricians

## Vehicles

**Primary:** Private Vehicles | Commercial Vehicles less than 7.5T GVW | Motorcycles

**Incidental to Primary:** Commercial Vehicles above 7.5T GVW | Sports & High Performance | Agricultural  
Motorised Caravans | Imports