

MOTOR TRADE COMBINED EXCLUDING ROAD RISKS SCHEDULE OF AVAILABLE COVER							
Buildings (£500 excess)	We can cover you up to £200,000 please select the relevant cover.						
Material Damage (£500 excess)	Bronze	Silver	Silver Plus	Gold	Gold Plus	Platinum	Platinum Plus
	Cover up to the amount shown in total for the period of insurance for machinery, stock, plant, fixtures & fittings, own & customers vehicles and all other contents subject to the inner limits stated below.						
Total Cover Up To:	£50,000	£75,000	£80,000	£100,000	£115,000	£125,000	£140,000
Limits per Sections:							
Portable Hand Tools (Per Non Clerical Person) away from business premises	£1,500	£1,500	£1,500	£2,500	£2,500	£2,500	£2,500
Stock & Materials	£10,000	£15,000	£15,000	£17,500	£17,500	£20,000	£20,000
Vehicles at Premises	£25,000	£25,000	£40,000	£50,000	£75,000	£75,000	£100,000
Computer Equipment	Not Insured	£1,250	£1,250	£2,000	£2,000	£2,500	£2,500
Reinstatement of computer equipment	Not Insured	Not Insured	Not Insured	Not Insured	Not Insured	£1,500	£1,500
Stock in Transit (ex Vehicles)	£1,000	£1,500	£1,500	£2,000	£2,000	£2,500	£2,500
Vehicles in Transit	£30,000	£45,000	£45,000	£70,000	£70,000	£95,000	£95,000
Employee Personal Posses-sions	Not Insured	£750	£750	£1,250	£1,250	£1,500	£1,500
Customers Contents of Vehicle	Not Insured	£750	£750	£1,250	£1,250	£1,500	£1,500
Replacement Locks to Premises Only	Not Insured	£750	£750	£1,250	£1,250	£1,500	£1,500
Business Interruption (nil excess)	Please select between £50,000 and £100,000						
Loss of Profits	133.33%	133.33%	133.33%	133.33%	133.33%	133.33%	133.33%
Liability (excess as per policy)	Includes 2 non-clerical			Includes 4 non-clerical			
Employers Liability	£10 million	£10 million	£10 million	£10 million	£10 million	£10 million	£10 million
Public Liability	Please select from £1, £2 or £5 million						
Products Liability	Please select from £1, £2 or £5 million						
Money (nil excess)							
On Premises during working hours	£1,500	£1,500	£1,500	£2,500	£2,500	£2,500	£2,500
On Premises out of hours in a safe	£500	£500	£500	£1,000	£1,000	£1,000	£1,000
On Premises out of hours not in a safe	£250	£250	£250	£250	£250	£250	£250
At employees or partners residence	£250	£250	£250	£250	£250	£250	£250
Crossed Cheques	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000	£250,000
Clothing & PE lost or damaged in robbery	£500	£500	£500	£500	£500	£500	£500
P. A. (Assault) (nil excess)	Not Insured	Not Insured	Not Insured	£10,000	£10,000	£10,000	£10,000
Note:	Buildings cannot be taken in isolation, whereas Material Damage can. Buildings can be owned or rented.						

ALL LEVELS OF COVER ARE SUBJECT TO MEETING SECURITY REQUIREMENTS.