



**Road
Runner**

MOTOR TRADE INSURANCE

We're with you.

Part of **HOWDEN**

Specialist Motor Trade Insurance

We're with you.

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

Road Runner Risk Appetite

Acceptable occupations include:

- Accessory fitter
- Mobile repairs/servicing
- Auto-electrician
- MOT station
- Engine specialist
- Collection/recovery
- Car sales
- Restoration specialist
- Classic car repairs or restoration*
- SMART repairs
- Crash repairs
- Tyre, windscreen, exhaust fitter
- Tuner
- Valeting
- Mechanical repairs

Acceptable vehicle types for trade purposes:

- Cars and light commercials**
- Left-hand drive
- Classic, veteran or vintage vehicles (over 30 years old)*
- Vehicles with up to 17 passenger seats
- Commercial vehicles up to 7.5 tonnes GVW***
- Vehicles modified to improve performance
- Foreign vehicles
- Agricultural vehicles
- Kit vehicles
- Motorcycles
- Motorised caravans
- Imports

* Classic restrictions apply

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

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

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 No Claims 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

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.

About Road Runner

Road Runner offers a specialist Motor Trade scheme which is 100% focused on finding the right cover for your clients.

Our new online platform provides a quick and simple solution to give brokers access to vehicle management, online quote requests and the ability to bind quotes online.

For your SME Motor Trade clients requiring a combined package quote, we also provide a solution via Road Runner Plus.

How to get a quote:

Call 020 8633 8470

Or email brokersales@roadrunnerinsurance.co.uk

Request a quote online:

roadrunnerinsurance.co.uk/brokers

Opening hours: Mon – Fri 9am – 5pm





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