

MOTOR TRADERS GOODS IN TRANSIT - OWN GOODS SECTION

Summary of Cover

Cover for businesses in respect of loss or damage to property whilst in transit in their own vehicles

Cover Summary

This document is a summary of the insurance provided by the Goods In Transit – Own Goods Section of our Motor Traders Commercial Combined Policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of cover in the Policy Document. This summary is provided to you for information purposes and does not form part of your insurance contract.

This document should be read in conjunction with the Motor Traders - General Conditions Summary of Cover.

Features and Benefits

Cover Offered	Standard Cover	Optional Cover
'All Risks' cover being subject to certain exclusions	✓	
Loss or damage to property in transit including loading and unloading	✓	
Cover applies in Great Britain, Northern Ireland, Channel Islands and Eire including sea crossings	✓	
Expenses incurred in debris removal, transfer of load, resecuring etc	✓	
Loss or damage to tarpaulin, ropes, sheets etc	✓	
Drivers personal effects while left in the vehicle	£100	
Temporary Cover for Fleet Additions	✓	
Automatic Reinstatement of Sum Insured	✓	
Temporary Vehicle Substitutions	✓	
Travellers Samples		✓
Property removed from the vehicle temporarily to a hotel, stockroom or private dwelling		✓
Livestock		Max £500 any one animal



Significant or Unusual Exclusions and Limitations

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Money and Securities for Money in transit

Natural deterioration or deterioration of property in frozen, chilled or insulated conditions unless caused by fire, accident (but not breakdown) to the conveying Vehicle, theft or attempted theft

Loss of or damage to property at customers premises on approval or for demonstration purposes and also loss of or damage to property whilst at exhibitions

Excesses

Section Excesses

All Claims

£100 minimum



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