

# MOTOR TRADERS PUBLIC LIABILITY SERVICING AND SALE OF GOODS SECTION

## Summary of Cover

### Insurance against your Legal Liability for injury to third parties or damage to their property

#### Cover Summary

This document is a summary of the insurance provided by the Public Liability Servicing and Sale of 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
Public Liability – Legal Liability (and associated costs) for accidental injury, damage to material property, nuisance or wrongful arrest	£1m any one event	Please contact us for higher limits
Servicing and Sale of Goods Liability – Legal Liability ( and associated costs ) in respect of injury to any person or loss of or damage to material property caused by any products supplied	£1m any one Period of Insurance	Please contact us for higher limits
Cover for legal costs under the Health and Safety at Work etc Act 1974 or similar safety legislation and Part II of the Consumer Protection Act 1987	✓	
Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and the EEC for manual work and elsewhere in the world provided the Insured or the employee are normally resident in Great Britain	✓	
In respect of products supplied cover applies anywhere in the EEC in respect of products supplied at or from premises within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man	✓	
Cover for pollution which is sudden, identifiable and unintended	✓	
Legal Liability for financial loss sustained by a retail customer in respect of goods sold by the Insured which are not of merchantable quality or fit for intended purpose		



### Features and Benefits

Cover Offered	Standard Cover	Optional Cover
Liability arising under the Data Protection Act 1984		
Cover for leased or rented premises where there is not a responsibility to effect insurance for fire and other perils	✓	
Legal Liability arising out of Section 3 of the Defective Premises Act 1972	✓	
Legal Liability for a customers consequential loss due to loss of or damage to a motor vehicle whilst in your custody for work to be undertaken which is the subject of a claim under the property or road risks section of this Policy	Maximum of £500 any one claim and £10,000 any one Period of Insurance	
Indemnity to Principal	✓	
Personal Liability whilst abroad on business	✓	

### Significant or Unusual Exclusions and Limitations

Significant or Unusual Exclusions and Limitations
Liability arising from work on aircraft or at airports in areas with aircraft access
Liability for which compulsory motor insurance is required or from driving any vehicle elsewhere than in or on the premises
Any products supplied or serviced that are to be used within craft designed to travel through the air or space
Liability is excluded in connection with the servicing and sale of goods with the knowledge of the Insured for use in the USA or Canada
In respect of any claim brought in the USA the Limit of Indemnity will be the maximum payable inclusive of all costs and expenses
Damage to property in your custody and control
Injury to any employee
Costs of remedying defects in products sold or supplied
Liability assumed under agreement
Cost of re-calling, altering or making refunds in respect of products supplied
Fines and penalties imposed
Use of heat condition applies

<b>Excesses</b>	
<b>Section Excesses</b>	
Damage to Third Party Property	£500
Financial Loss in respect of goods not of merchantable quality	10% of each claim (min £500)



**AXA Insurance UK plc**

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