

# MOTOR TRADERS ROAD RISKS SECTION

## Summary of Cover

**A vehicle insurance package suitable for motor traders with cars, motorcycles and goods vehicle under 4 Ton looking for comprehensive, third party fire and theft or third party cover.**

**This Policy is suitable for those vehicles that are the property of or registered to the insured, principle partner or director of the insured, in custody or control of the insured in connection with their business or private vehicle being used for social domestic and pleasure purposes by any principle partner or director of the insured.**

### **Cover Summary**

---

This document is a summary of the insurance cover provided under the Road Risks Section of this product and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

#### **Uninsured Loss Recovery**

This is an automatic extension in cover which we have arranged with a specialist company that will pay your legal fees should you need to take legal action to recover costs and damages not covered under the Policy. Cover is also provided to meet the cost of defending your legal rights should criminal proceedings be brought against you after an accident covered by the Policy for a motoring offence relating to your owning or using a vehicle insured.

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



### Features and Benefits

Comprehensive	Third Party Fire and Theft	Third Party Only
Loss of or damage to any Motor Vehicle(s) or it's accessories or spare parts whilst within the vehicle	Loss of or damage to any Motor Vehicle(s) or it's accessories or spare parts whilst within the vehicle as a result of fire, self ignition, lightning, explosion, theft or attempt thereat	
If during the first 6 months after registration from new a private car or commercial vehicle up to 4 tons is stolen and not recovered or damaged with repair costs exceeding 60% of the manufacturers list price we will replace it with a new one of the same make and model provided one is available	If during the first 6 months after registration from new a private car or commercial vehicle up to 4 tons is stolen and not recovered or recovered with damage with repair costs exceeding 60% of the manufacturers list price we will replace it with a new one of the same make and model provided one is available	
Legal Liability for death or injury to other people – unlimited amount	Legal Liability for death or injury to other people – unlimited amount	Legal Liability for death or injury to other people – unlimited amount
Limited legal liability for damage to other people's property due to an accident involving a motor vehicle whilst on a public road	Limited legal liability for damage to other people's property due to an accident involving a motor vehicle whilst on a public road	Limited legal liability for damage to other people's property due to an accident involving a motor vehicle whilst on a public road
Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount	Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – unlimited amount
Emergency Medical Treatment expenses	Emergency Medical Treatment expenses	Emergency Medical Treatment expenses
Where there is more than one party named as the Insured the Third Party Section will apply to each party as though separately insured	Where there is more than one party named as the Insured the Third Party Section will apply to each party as though separately insured	Where there is more than one party named as the Insured the Third Party Section will apply to each party as though separately insured
Breakage of windows and windscreens in Your Vehicle		
Any resulting scratched bodywork due to broken windows and windscreens		
Trailers specified by you will be covered to the level of the cover selected for the towing vehicle whilst attached to that vehicle	Trailers specified by you will be covered to the level of the cover selected for the towing vehicle whilst attached to that vehicle	Trailers specified by you will be covered to the level of the cover selected for the towing vehicle whilst attached to that vehicle
Unspecified trailers and Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to Your Vehicle	Unspecified trailers and Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to Your Vehicle	Unspecified trailers and Disabled mechanically propelled vehicles are covered in respect of Legal Liabilities to Third Parties whilst attached to Your Vehicle

### Features and Benefits

Comprehensive	Third Party Fire and Theft	Third Party Only
If we make a payment which is not covered by this Policy you must pay us back the amount we pay	If we make a payment which is not covered by this Policy you must pay us back the amount we pay	If we make a payment which is not covered by this Policy you must pay us back the amount we pay
Cover is automatically extended to meet the minimum Road Traffic Act requirements of other EU member or EU Commission approved countries	Cover is automatically extended to meet the minimum Road Traffic Act requirements of other EU member or EU Commission approved countries	Cover is automatically extended to meet the minimum Road Traffic Act requirements of other EU member or EU Commission approved countries

### Significant or Unusual Exclusions and Limitations

#### Limitations

Cover against damage to Third Party property is limited to £5,000,000

If you wish to extend the Geographical Limits of this Policy to a country outside of the EU you must refer to us for consideration however the provision of this cover is at our discretion and may be subject to an additional premium

#### Exclusions

Loss of use due to depreciation, wear, tear, mechanical, electronic or electrical breakdowns failure or breakages

Loss or damage as the result of a malicious act or by theft or attempt thereof by an employee of the Insured

Death or bodily injury to any person injured whilst acting in their capacity as an employee of the Insured except where necessary to meet the requirements of the Road Traffic Acts

Loss of or damage to any property in or on any trailer or mechanically propelled vehicle

There is no cover whilst Your Vehicle is being driven by anyone who is disqualified from driving or has never held a driving licence

There is no cover if the vehicle is being used otherwise than in accordance with the 'Limitations as to Use' section of the effective Certificate of Insurance. This includes the vehicle being used for the conveyance of passengers for Hire or reward

All liabilities whilst Your Vehicle is airside on any airport or airfield premises

Earthquake, riot or civil commotion outside of England, Scotland, Wales, the Isle of Man or the Channel Islands

Radioactive contamination, war risks, pollution & contamination and terrorism

### Excesses

Comprehensive	Third Party Fire and Theft	Third Party Only
All damage claims	All damage claims	
Experienced Drivers	Experienced Drivers	
17-20 years old = £200	17-20 years old = £200	
21-24 years old = £100	21-24 years old = £100	
Inexperienced Drivers	Inexperienced Drivers	
17-20 years old = £250	17-20 years old = £250	
21-24 years old = £150	21-24 years old = £150	
25 and over = £100	25 and over = £100	



**AXA Insurance UK plc**

Registered in England No 78950. Registered Office: 107 Cheapside, London EC2V 6DU  
A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.  
In order to maintain a quality service, telephone calls may be monitored or recorded.

---

*Be Life Confident*