

# Motor Trade One

**We're proud to have over 100 years' experience in underwriting motor trade risks and we really understand the needs of our motor trade customers.**

Our new all-encompassing Motor Trade One Policy now covers Premises and Road Risks under one contract.

## Key Selling Points

- Instant documentation
- Cover for Premises and Road Risks all under one contract
- Statement of fact basis – no need for proposal form
- Inclusion of new cover and policy extensions such as Exhibition cover
- Enhanced policy limits under Material Damage, Business Interruption and other sections
- New Engineering and Legal Expenses wordings
- Flexible payment options

## Features

- Uninsured Loss Recovery under Road Risks as standard
- New replacement vehicle (Insured's vehicle)
- Motor vehicle lock replacement £50,000
- Loss of use £50,000
- Financial loss (new and used vehicles)
- Loss of metered water £25,000
- Capital additions £1,000,000
- Exhibition cover £500,000
- Seasonal increase 30% (Insured's vehicles)
- Unauthorised use of gas, water or electricity £25,000
- Loss by fraud, trick or pretence £25,000
- No Claims Discount (NCD) scale available under Road Risks
- Embedded Engineering cover
- Embedded Legal Expenses cover

## Standard Covers

- Material Damage - all risks including full theft cover
- Business Interruption
- Terrorism cover
- Goods in Transit
- Loss of Business Money and Personal Assault
- Personal Accident
- Employers' Liability
- Public Liability
- Defective Workmanship/Sales Indemnity
- Legal Expenses
- Wrongful Conversion
- Engineering cover
- Computer cover
- Road Risks cover
- Fidelity Guarantee

## Preferred Risks

- In business for more than 3 years
- A good claims experience along with quality features that will provide you with our best possible price for your client
- Risks that operate from commercial premises situated away from a private dwelling
- No Road Risks in isolation

## Target Trades

- Service, repair and MOT
- Auto electricians, car sales (new and used), car body repair shops and motorcycle sales
- Windscreen fitters, tyre and exhaust fitters, paint sprayers, LPG conversions and car supermarkets



## Helpline Services\*

**NIG helpline services are provided which the insured person may use to discuss business problems in the following categories:**

- Eurolaw commercial legal and tax advice
- Counselling service
- Health and Medical service
- Business emergency assistance helpline
- Emergency glazing and security assistance

\*For contact details please refer to the policy booklet.

## Why NIG?

- We specialise only in insurance for UK commercial businesses
- Established since 1894
- Products and services distributed solely through UK Brokers
- Regional expertise – we have regional trading offices with national coverage. Talk to empowered decision-makers based in your local trading office
- Financially secure – Moody's A1 rated insurer
- Dedicated in-house team of NIG risk control surveyors

**For more information visit [nig.com](https://nig.com)  
or contact your local Underwriter.**



**nig.com**

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