



## MOTOR TRADE INSURANCE

### Why use Clickcover for your Motor Trade Insurance?

We are able to package a bespoke cover for your business, which can include:

- Material Damage
- Business Interruption
- Money
- Employers' Liability
- Public Liability
- Road Risks Cover
- Wrongful Conversion
- Professional Indemnity
- Traders Combined Insurance

#### Material Damage

Material Damage for buildings, contents and vehicles - Full "All Risks" cover (including theft) to protect the assets of your business. We offer cover in respect of Garage premises, cover at your showroom or workshop and on forecourt, Tools Insurance cover, Machinery Insurance and cover for all other contents of your Motor Trade premises.

#### Business Interruption

Protecting you against loss of profits caused by disruption of your business following damage to your building or contents.

#### Money

Loss of money in the course of your business including payments to your employees or yourself in the event of any injuries arising as a result of a robbery.

#### Public Liability

Covers your legal liability including legal costs and expenses for servicing and sale of goods to members of the public. We offer Motor Traders' Public Liability cover with defective workmanship with all our Motor Trade combined quotes

#### Employers' Liability

This insurance is compulsory for any Motor Trade business that employs staff, and covers your legal liability to your employees for injuries incurred at work.

#### Road Risks Cover

Wide ranging options are available for driving by you, your employees and any of your friends or relatives who may use vehicles owned by, or in the control of your company.

If you buy or sell vehicles from home or repair and maintain vehicles on a full or part time basis and therefore need to drive vehicles you don't own then you need Road Risks insurance cover which can be either:

- Comprehensive
- Third party Fire and theft
- Third party

**Wrongful Conversion**

Cover if you purchase a vehicle from someone who is not the true owner and the true owner subsequently makes a claim on you for the return of the vehicle or its cash value. To obtain this cover, you must subscribe and use HP Information Ltd services.

**Professional Indemnity**

Essential for any business that sells or provides advice on other insurance products such as GAP credit protection or warranty covers. This is a compulsory requirement of Financial Services Authority regulation.

**Traders Combined Insurance**

If you have premises, you need traders combined insurance cover that could include any or all of the above.

As we have access to a substantial number of Insurers for this insurance product, we are not able to detail each individual Insurers policy. However, the attached key facts document is typical for this type of policy.