

# Finely tuned cover for a fast-changing Motor Trade sector

We've updated our regionally traded Motor Trade proposition, reflecting our commitment to evolving with current market needs. Providing continued trusted protection with improved clarity of cover for your clients.

From increasing consolidation and rising manufacturer demands to the rapid advancement of vehicle technology, we're proud to be a key partner as the Motor Trade industry navigates evolving challenges. Today, over a century after issuing our first policy to a Motor Trade customer, we remain a trusted provider of insurance and risk management solutions to the sector.

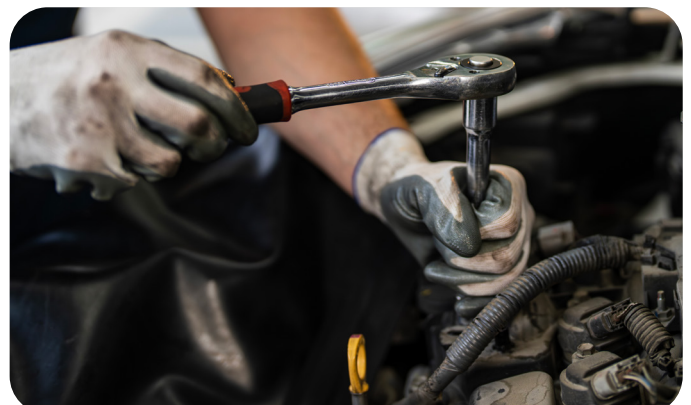
**Here is an overview of the key changes to our Motor Trade cover:**

## ESG-driven enhancements

- **Electric vehicle batteries – clarity of cover**  
We have updated our wording to reflect that cover is provided for damage to high-voltage batteries caused by faults such as leakage, short circuits or power surges.
- **Energy efficiency – expansion of cover**  
We'll contribute up to 10% of the claim amount (maximum £10,000 per period) toward energy-efficient repairs or upgrades, with cover no longer restricted to losses of £10,000 and above.
- **Debris removal recycling – optional to standard cover**  
Our standard cover now includes up to £10,000 per claim to sort, separate and remove recyclable materials from damaged premises.
- **Own land clean-up costs – new standard cover**  
We now pay up to £10,000 per claim to clean up and remove pollution or contamination from your premises after damage.
- **Renewable energy loss of income – new standard cover**  
We cover loss of income from renewable energy installations up to £10,000 per claim.

## Underinsurance enhancements

- **Buildings valuation additional premium waiver – new as standard**  
To encourage accurate valuations, we'll waive any additional premium due as a result of increasing the buildings sum insured following a professional valuation, provided the sum insured doesn't increase by more than 25%.
- **Average RICS waiver – expansion of cover**  
RICS valuations from the past three years now qualify for underinsurance protection, even if they were completed before joining Aviva.



## General enhancements

- **Personally owned vehicles – clarity of cover**  
These aren't automatically covered and must be listed on the policy to avoid any confusion.
- **Alternative-fuel vehicles – clarity of cover**  
Our cover includes charging points, cables and connecting components.
- **Increased Cost of Working (ICOW) following damage to own EV charging points – new standard cover**  
We cover up to £10,000 per claim for additional vehicle charging costs.
- **Child car seats – new standard cover**  
We cover the replacement of damaged seats following a valid claim, up to £500 per claim.
- **Misfuelling of vehicles – optional to standard cover**  
We cover up to £500 per claim.
- **Directors' and employees' portable hand tools – uplift to our standard cover**  
We've increased the standard limit to £5,000 per person, with a £2,500 limit per tool (previously £1,000). The clause is now called 'directors' and employees' tools – away from the premises'.
- **Discount to effect sale – uplift to our standard cover**  
We've increased the limit to £25,000 per claim (previously £10,000) to cover any reasonable discount applied to sell a repaired vehicle that was damaged while held for sale.
- **Court attendance costs – uplift to our standard cover**  
We've increased the limit to £750 per day (previously £500) to compensate directors and employees who attend court as witnesses for a covered claim.

