

# Regional Mid-Market Motor Trade

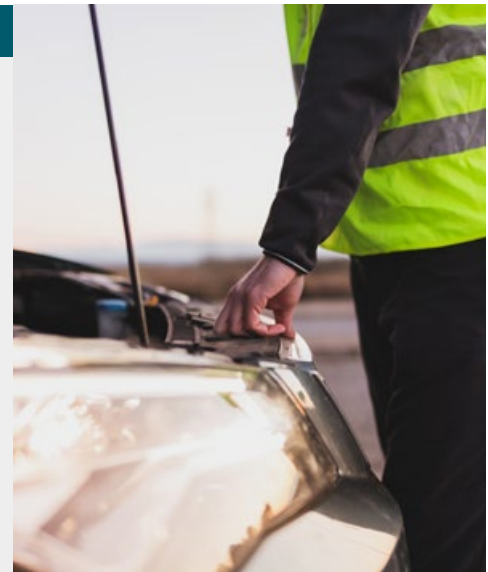
## Quick Guide

Aviva's Motor Trade insurance is designed for medium to large motor trade businesses and offers an extensive range of covers.

There are no mandatory sections, with every cover being optional, enabling the cover to be flexed and tailored to meet individual client needs.

### Property damage

- **New vehicle replacement** – new-for-old cover for vehicles less than 12 months old.
- **Exhibition sites** – up to £25,000 for any one claim for damage to stock and materials in trade and/or plant and machinery while at exhibitions of up to seven days.
- **Discount to effect sale** – up to £10,000 to cover discounting the sale price of a new vehicle that suffers damage of which a potential buyer would need to be notified.
- **Employees' tools away from premises** – £5,000 per employee.
- **Seasonal increase** – stock sums insured are increased by 30% during the months of February, March, August and September.
- **Loss of use (customers' vehicles)** – up to £100,000 if a customer vehicle is damaged at the premises and can't be used until repaired or replaced.
- **Energy efficiency** – up to £10,000 per period of insurance for the additional cost and expense of replacing damaged portions of insured buildings in a way which improves their future energy efficiency.
- **Incompatibility of software programs** – up to £25,000 for any one claim if replacement computer/electronic office equipment is not compatible with existing software or programs.
- **Optional resilient repairs cover** – following damage by storm, flood, and in some circumstances escape of water, we will pay additional costs to implement solutions to try to limit the impact of a similar future loss.



### Road risks

- **Contents of customers' vehicles** – covered up to £250,000 per occurrence for commercial loads, and up to £10,000 per occurrence for all other contents.
- **Motor legal protection** – up to £100,000 for uninsured loss recovery, and up to £10,000 for legal defence costs.
- **Medical expenses** – up to £350 per person for personal injury caused directly by an accident.
- **Unauthorised driving.**
- **Unlicensed drivers.**
- **Unauthorised movement** – cover if there is a need to move a vehicle without owner authorisation which is obstructing the use of business vehicles.
- **Optional MOT loss of licence cover.**

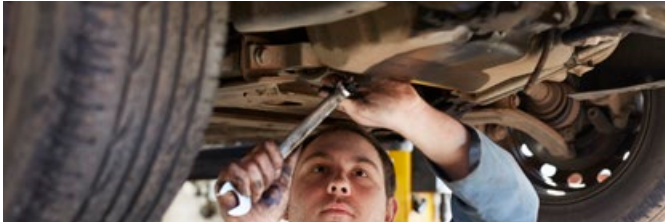
### Employers' liability

Covers legal liability to employees for bodily injury which happens in the course of working for the business.

- **Legal costs and expenses to defend prosecutions** – covering all relevant health and safety, corporate manslaughter and corporate homicide legislations.
- **Section cover limit** – £10,000,000 included as standard.



# Regional Mid-Market Motor Trade Quick Guide



## Engineering

- **Damage/breakdown** – covering plant/machinery/computers and electronic equipment.
- **Option to include machinery inspection cover** – to help you meet your statutory inspection obligations ensuring safety and effective operation of equipment such as motor vehicle lifting tables.

## Public liability

- **Financial loss (merchantable quality)** – up to £250,000.
- **Legal costs and expenses to defend prosecutions** – covering all relevant health and safety, corporate manslaughter and corporate homicide legislations.
- **Hired or rented premises** – up to £500,000 for damage to premises hired or rented for the purpose of the business.
- **Payment for court attendance** – £500 limit per day for directors and employees.
- **Overseas personal liability** – personal liability cover for employees and directors while they are overseas in connection with the business.



## Business interruption

Protecting you against loss of business income following insured damage to property.

- **Damage**
  - **to business motor vehicles** – up to £10,000 in any one period of insurance
  - **to property in transit** – up to £10,000 in any one period of insurance
  - **at contracted supplier premises** – up to £250,000 for any one claim
  - **at customer premises** – up to £100,000 for any one claim.
- **Prevention of access** – up to £50,000 for any one claim.
- **Full failure of electricity, gas and/or water** – £100,000 per claim and £300,000 in aggregate for accidental failure (damage). Lower limits apply to non-damage events.
- **Full failure of telecommunications** – £100,000 for any one claim and £100,000 in aggregate for accidental failure (damage). Lower limits apply to non-damage events.
- **Public relations expenses** – up to £10,000 in any one period of insurance.
- **Essential personnel** – up to £50,000 for any one claim for costs and expenses incurred to limit business interruption as a result of death or total disablement of an owner, partner, company director or trustee.
- **Workplace recovery office facilities/IT recovery services** – up to £50,000 for any one period of insurance.

## The following covers are also available:

### Legal protection

**Expert advice and service** – access to legal advice to minimise the risk of any potential legal issue escalating. Also provides cover for legal representation and the cost of legal expenses if a matter has to be taken to court.

### Cyber

**Cyber risks** – protection for your business against the financial impact of cyber risks such as hacker attacks, ransomware, social engineering fraud, denial of service attacks, reputational damage or compensation claims made against your business for failing to keep personal or commercial data secure.

### Management liability

**Financial protection** – providing financial protection as an individual (directors and officers liability) and/or as a company (employment practices liability and corporate legal liability) in the event that claims are made against you in relation to the running of the business.

### Commercial crime

**Direct financial loss protection** – wide protection against direct financial loss sustained by a business due to theft, fraud or dishonesty by its employees and/or third parties.

It covers loss of money, securities or property belonging to the business's clients or customers which is in the care, custody and control of the business and for which the business has legal responsibility.

### Money and assault

**People and property** – money cover provided at varying locations such as at the premises, in transit and at the homes of authorised employees. Assault cover includes damage to clothing and personal belongings, and medical and dental expenses.

### Accident and health

**Injury and travel protection** – covering the business need for financial benefits to be paid in the event of accidental bodily injury to an employee and/or providing financial protection for employees while travelling for the purposes of the business.

## Added-value services:

### DAS Businesslaw

<https://avivabusinesslaw.farill.io/>

This is a complimentary website, provided by Aviva, offering many tools and resources to help your client manage their business effectively. Once insurance is in place with us, your client will have access to:

- unlimited legal advice via the legal advice helpline.
- email alerts on changes in law, legislation and regulation.
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help with the day-to-day running of the business, as well as helping to manage exposure to legal risk.
- topics ranging from branding, crowdfunding and financial and tax planning to marketing strategy can help to build and grow your client's business.

### Why Aviva?

#### The Aviva way of underwriting: whole-customer approach

- **Modular product approach** – to cater for all cover needs under one policy: more efficient service for clients and brokers.
- **Access to regionally based underwriters** – empowered to tailor covers, products and limits to meet customer needs.
- **Data-led personalisation to ensure adequacy of cover** – offering solutions for risks such as underinsurance by leveraging data and analytics in real time.

#### The Aviva difference: instilling trust and confidence

- **Fast, fair and reliable claims** – helplines available 24/7 with UK-based claims handlers.
- **Access to specialist and technical legal experts.**
- **Complimentary tax and legal helpline** – including a counselling service for employees.

#### Aviva the long-term partner: forward-thinking

- **Sustainability insight support** – access to the enterprise nation hub to assist small businesses with their sustainability goals.
- **Comprehensive risk management solutions** – online, on demand or in person to suit the needs of individual businesses.
- **Access to specialist partner network** – a wide range of products and services available at preferential rates to meet the risk and management needs of businesses.