

UNDER £5K MOTOR TRADE COMBINED RISKS FOR BRAVO NETWORKS MEMBERS



MANAGED BY SEIB INSURANCE BROKERS



SEIB
insurance brokers.

The scheme offers full combined cover for full time small to mid-sized UK based motor trade businesses with their own premises, at competitive premiums. Target business will be established motor traders working from commercial premises with business activities as listed in the green Target Trades below.

Thanks to SEIB's strong working relationship with Bravo Networks members, there is also the option of flexible protection to meet the needs of clients that require bespoke or enhanced covers.

COVER CAN INCLUDE:

- Material Damage
- Business Interruption
- Employers' Liability
- Public and Products Liability (including defective workmanship)
- Property in Transit
- Money and Assault
- Equipment Breakdown
- Road Risks comprehensive basis (only in addition to Internal Risks)
- Wrongful Conversion
- Loss of MOT Licence
- Legal Expenses

This document does not include details of all of the applicable policy benefits, sums insured, limits, terms, conditions and exclusions. For full details, please refer to the scheme **policy wording** and **policy summary**.

KEY FEATURES:

- ✓ Windscreen cover available under the Road Risks Section
- ✓ New vehicle replacement cover
- ✓ Accompanied demonstration provided as standard
- ✓ Unaccompanied demonstration considered
- ✓ Loan or hire cover available
- ✓ Public and Products Liability (including defective workmanship) indemnity limit options of £1,000,000; £2,000,000 and £5,000,000
- ✓ Maximum single vehicle limit £100,000 (higher amounts can be considered)
- ✓ Favourable discounts can be applied for positive risk features
- ✓ Minimum policy premium of £1,500 including IPT
- ✓ Standard excesses:
 - Material Damage £350
 - Road Risks £350
 - Windscreen £150 or £25 for repair
- ✓ Property in Transit £5,000 standard limit
- ✓ Contents of customers vehicles £5,000 standard limit
- ✓ Tenants Improvements £10,000 standard limit
- ✓ Fixed glass £5,000 standard limit
- ✓ Employees tools (any one employee) £10,000 standard limit

For enquiries or more information please telephone **0345 450 3039**
or email **motortrade@seib.co.uk**

MOTOR TRADE



TARGET TRADES

- NEW! Agricultural Vehicle Service and Repair
- Auto Electricians
- Car Bodywork Repairers

- Engine Diagnostics
- Mechanical Servicing and Repairs
- MOT Testing
- Motorcycle Sales, Servicers and Repairers
- Paint Sprayers
- Sales of new and/or used cars and Light Commercial Vehicles (Trading from commercial premises)
- Service and Repair of Cars and Light Commercial Vehicles
- Tyre and Exhaust Fitters
- Vehicle Audio and Security Installers
- Windscreen Repair and Replacement (Premises based)

TRADES CONSIDERED ON REFERRAL

- Air Conditioning, Fitting, Service and Repair
- LPG Conversions
- Sign Writing
- Traders based out of a home location within a separate building with its own access points

DECLINE TRADES / RISKS

- Car Washes
- Coach/Public Service Vehicle Operators
- Claims Management Companies
- Driving Schools
- Fuel Filling Stations (100%)
- Haulage Contractors
- HGV Specialists
- Kit Car Assembly/Manufacturing
- Mobile Risks
- Motor Auctioneers
- New Start Ups
- Northern Ireland based risks*
- Racing/Rallying
- Road Risks Only
- Self-Drive Hire/Private Hire Operators
- Tyre importers, wholesalers, retreaders and remoulders
- Vehicle Dismantlers/Breakers/Salvage
- Vehicle Manufacture
- Vehicle Parts Manufacturing/Refurbishment

*Enquiries for Northern Ireland based Motor Trade risks should be directed to AXA Ireland Limited. Contact your AXA Business Development Manager to find out more.

GET IN TOUCH

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Senior Motor Trade Executive

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Darren has two decades of experience in Motor Trade Insurance, and as part of a dedicated team will ensure your referrals receive a swift response. You can also expect attractive levels of commission and 'A' rated insurer backing in the shape of AXA.

“ I would highly recommend the Bravo Networks Motor Trade Combined scheme very competitive rates easy access to MID and I have always found the service from SEIB to be very good. ”

- KENNETH LEE,
EVALEE INSURANCE BROKERS



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