

MOTOR TRADE POLICY FACTSHEET



COVER
ENGINEERED FOR
THE MOTOR TRADE

THINKING MOTOR TRADE? THINK NIG.

At NIG, the broker is our business. Our focus is always on helping you get ever more successful in serving your customers.

We make it easy for your business to do more with us – by giving you direct contact with knowledgeable, experienced underwriting teams in your region.

MOTOR TRADE POLICY

The Motor Trade Policy covers:

- Material Damage All Risks
- Business Interruption
- Goods in Transit
- Loss of Business Money
- Personal Accident (Assault)
- Employers Liability
- Public Liability
- Defective Workmanship/Sales Indemnity
- Legal Expenses
- Wrongful Conversion
- Embedded Engineering Cover
- Road Risks cover

Optional Covers

- MOT Loss of Licence
- Loss of Tax discs
- Unaccompanied Demonstration
- Loan & Hire
- Flat Rated Engineering Inspection cover

QUALITY RISKS

- A good claims experience along with quality features will provide you with our best price for your client
- Fact finder to assist Broker present “Quality Risks” and gain pricing advantage
- Examples of quality features include:
 - In business for more than 3 years
 - With a good claims experience
 - Risks that operate from a commercial premises situated away from a private dwelling
 - No road risks in isolation

WE RESERVE OUR BEST PRICES FOR OUR TARGET TRADES

Auto Electricians, Car Sales (New and Used), Car Body and Repair Shops, Motorcycle Sales.

But will also provide you with our best pricing for our **Standard Trades**: Windscreen Fitters, Tyre and Exhaust Fitters, Paint Sprayers, Motor Factors, LPG Conversions, Caravan Sales, Car Supermarkets.

KEY POLICY FEATURES AND BENEFITS - SUMMARY

- Policy minimum premium £500
- New Replacement Vehicle (Insured's Vehicle)
- Contract Price cover
- Financial Loss (New and Unused Vehicles)
- Loss of Metered Water
- Trace and Access cover
- Seasonal Increase (Insured's Vehicles)
- Road Risks policy will be available on a no claims bonus scale
- Loan and Hire and Unaccompanied demonstration covers available
- Free embedded Engineering cover
- Flat rated Engineering Inspection cover rated per premises
- Free Legal Expenses cover

KEY SELLING POINTS

- Access to expert local underwriters
- Policy specifically designed for the Motor Traders needs
- Property damage written on an All Risks basis with full theft cover
- European certificate
- Free embedded engineering cover
- Flat rated engineering inspection cover rated per premises
- Flexible underwriting approach – increased limits available for most sections
- Our best pricing approach based on a good track record
- Credit facilities available

HELPFUL SERVICES

24 hour business assistance services available for your customers:

- Emergency Glazing and Security Assistance Helpline - rapid call outs for any glazing or door & window security problems, supplied by Home Serve on behalf of NIG

Why NIG?

- Established over 100 years - a company you can trust
- A broker only insurer. All of our products are distributed exclusively through brokers
- Extensive range of commercial insurance products that have been developed to provide insurance solutions for small to medium size businesses throughout the UK
- A competitive edge - one quote to market principal
- Locally delivered service via eight underwriting centres

We make it easy for your business to do more business by giving you direct contact with knowledgeable, experienced underwriting teams in your region, who can tailor the policy even more closely to your customers' needs.

FOR LOCAL MARKET EXPERTISE CONTACT YOUR LOCAL REGIONAL CENTRE

Scotland	Glasgow	0141 232 5734
North	Leeds	0113 399 1456
North West	Manchester	0161 755 7449
Midlands	Birmingham	0845 8351963
Thames Valley & East Anglia	Watford	01923 485400
West of England & Wales	Bristol	0845 3669873
London	Fenchurch Street	0207 488 7000
South East	Maidstone	01622 701700

