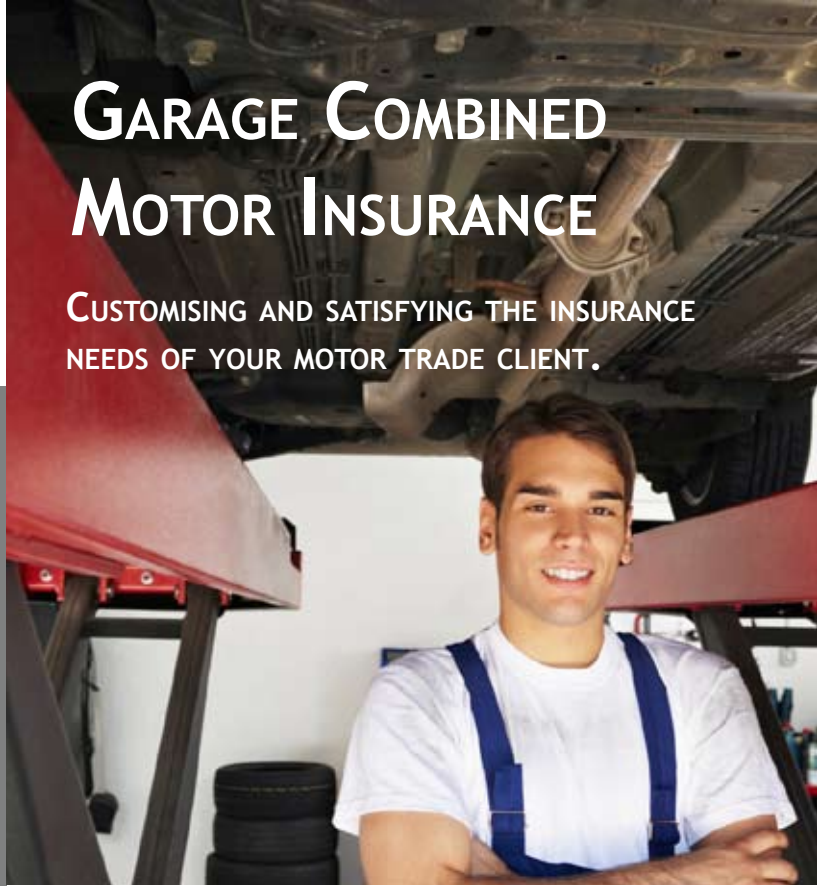


GARAGE COMBINED MOTOR INSURANCE

CUSTOMISING AND SATISFYING THE INSURANCE
NEEDS OF YOUR MOTOR TRADE CLIENT.



MOTOR TRADE ROAD RISKS

The Motor Trade Road Risks policy is designed for anyone involved in the motor trade, on either a full-time or part-time basis, from a sole trader to a main dealer garage. We can consider a wide variety of Specific Trade activities and customize a policy to meet your client's needs.

MOTOR TRADE INTERNAL RISKS

The Motor Trade Internal Risks policy is designed to meet the requirements of the motor trader who may require additional property and or liability covers.

MOTOR TRADE ACTIVITIES to include but not restricted to:

- Buying and selling of private cars and commercial vehicles
- Mechanical repairs and servicing of private cars and commercial vehicles
- Body Repairs
- Restoration
- Valet Parking Services
- Vehicle Recovery
- Part Time Sales
- Cleaner / Valeter
- Windscreen / Tyre / Exhaust Fitter
- Audio / Telephone Fitter
- Assessor / Engineer
- Motor Journalist
- Repossessor / Auctioneer / Liquidator

MOTOR TRADE ROAD RISK COVER OPTIONS

- Min Third Party only €807.44 (incl)
- Min TPFT €807.44 (incl), Min Comp €908.42 (incl)
- Comprehensive cover
- Standard GVW is 3.5 tonne
- Own Vehicle and customer vehicle limit of indemnity to €85,000 (standard). Option to increase to €100,000 subject to additional premium.
- **Motorcycle extension**
Cover is confined to one Motorcycle owned and used by the Policyholder only, for SDP up to a maximum value of €10,000.
- **Extended use for other building / allied trade occupation**
Use can be extended to cover use in connection with the Insured's other occupation provided the vehicle being used is registered to the policyholder, and only being driven by the policyholder, subject to a maximum vehicle value of €50,000.

MOTOR TRADE INTERNAL POLICY SECTIONS

The flexibility of the policy allows policyholders to select the cover(s) they require to suit their business needs, meaning your client only pays for the cover they require.

The following cover options are available:

- Employer's Liability (LOI €13M)
- Public / Products Liability (LOI up to €6.5M)
- Material Damage
- Business Interruption
- Money
- Service Indemnity (defective workmanship) up to €1.3M

Many of the cover options have the further flexibility of choosing from a range of Sums Insured.

MOTOR TRADE ROAD RISK AUTOQUOTE

At ARB we provide an autoquote facility which enables you to provide Motor Trade Road Risk Quotations. Please contact our Motor Underwriting department for full details of how you can download this.

WE CAN ALSO ACCEPT

- Mirror No Claims Bonuses earned in the ROI or the UK only.
- Named driving experience earned in the ROI or the UK only (4/5 years).
- Additional drivers under 21 years, subject to the underwriter's discretion.

CONTACT THE MOTOR TRADE TEAM TODAY!
E-MAIL: motortrade@arb.ie

PHONE: 01 406 1616 (ROAD RISK) OR
01 406 1602 (INTERNAL RISK)