



## ARB BROKER DIRECTIONS

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# MOTOR INSURANCE

ARB UNDERWRITING LIMITED

## NON STANDARD PRIVATE MOTOR

Our flagship motor product tailored primarily towards non standard risks. We accept individuals with accidents / RTA convictions, high performance vehicles and all occupations and provide competitive terms for the non standard risk.

## NON STANDARD PRIVATE MOTOR FEATURES OVERVIEW

- Covers - Comprehensive, TPFT and TPO
- Drivers - 21-69 yrs inclusive
- Permitted Drivers - Insured and 3 named
- Uses - SDPC, CL1, CL2, CL3
- Mirrored NCD and named driving experience introductory discounts available
- Accidents and RTA convictions considered
- Excess is dependant on Cover, Vehicle Group and Driver criteria
- Breakdown Assistance included as Standard
- Comp Min Premium €463.00 (incl)
- TPFT and TPO Min Premium €411.50 (incl)

## COMMERCIAL MOTOR - ADVANTAGE SELECT

Our Light Commercial Vehicle product offers a wide range of cover and benefits for the commercial vehicle owner along with some of the best rates for the non-standard risk.

**Advantage Select is available on Comquote.** We recommend all ARB agents to contact Brokersoft to confirm that ARB rates have been switched on.

## ADVANTAGE SELECT FEATURES OVERVIEW

- Covers - Comprehensive, TPFT and TPO
- Drivers 20 - 69 yrs inclusive
- Permitted Drivers - Insured and 3 named
- Mirrored NCD and named driving experience introductory discounts available
- Vehicles up to 2 Ton Carrying Capacity (3.5 Ton GVW)
- Uses - CL1 - Carriage of Own Goods
- Accidents and restricted RTA conviction category permitted
- Excess is dependant on Cover, Vehicle, Group and Driver criteria
- Breakdown Assistance included as Standard
- Comp Min Premium €464.00 (incl)
- TPFT and TPO Min Premium €385.75 (incl)

ALL STANDARD AND NON STANDARD PRIVATE MOTOR PRODUCTS ARE PRICE GUARANTEED ON BOTH OPEN GI AND RELAY SOFTWARE PLATFORMS.

## PRIVATE MOTOR - ARB ELITE

Our Standard policy is a value-for-money product, offering competitive rates and high quality service at an affordable price. It provides cover for a wide range of vehicles and drivers of different ages and levels of experience.

## PRIVATE MOTOR - ARB SECOND CAR

Developed with female drivers in mind, specifically those whose spouse or common law partner has an alternative vehicle for their own use. Several discounts are available to attract female drivers who may have earned little, if any, bonus for themselves, but have been a named driver on their partner's policy.

## ARB ELITE AND SECOND CAR FEATURES OVERVIEW

- Covers - Comprehensive and TPFT
- Drivers - 25-75 yrs inclusive
- Permitted Drivers - Insured and 3 named
- Uses - SDPC, CL1, CL2, CL3 - Elite
- Uses - SDPC - Second Car
- NCD Protection allowed from 4 years onwards
- Normal introductory discounts available
- Accidents and restricted RTA conviction category permitted
- Min Elite Comp Excess - €190 AD, €150 FT
- Min Second Car Comp Excess - €125 AD, €150 FT
- Min TPFT Excess - €150 FT
- Breakdown Assistance included as Standard
- Min Premium €217.00 (incl)

**CONTACT THE ARB MOTOR TEAM TODAY!**

# MOTOR TRADERS INSURANCE

ARB UNDERWRITING LIMITED

## 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
- Car Dismantlers\*
- Agricultural / Construction Plant\*
- Implement and Equipment Sales\*

\* (Activities only available under the Internal Section)

## MOTOR TRADE ROAD RISK COVER OPTIONS

- Min Third Party only €751.00 (incl)
- Min TPFT €751.00 (incl), Min Comp €851.00 (incl)
- Comprehensive cover
- Standard GVW is 3.5 tonne
- Own Vehicle L.O.I €85,000 and Customer L.O.I €100,000 (per vehicle). Option to increase own vehicle 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

- 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 ARB TEAMS TODAY!

### MOTOR (ROAD RISK) COMMERCIAL (INTERNAL RISK)

# COMMERCIAL INSURANCE

ARB UNDERWRITING LIMITED



We will quote for small to medium sized risks but are especially able to help with risks having a total MD/BI total sum insured under €5,000,000 for the following trades:

- Waste disposal , Skip Hire (No Recycling)
- Metal Workers, Precision Engineering & Metal Fabrication
- UPVC Door & Window Manufacturers
- Wood Preparers, Furniture Manufacturers & Distribution
- Shop/Kitchen/Bathroom Sales & Installations
- Glaziers & Glazing Manufacturers
- Domestic Goods Manufacturers
- Curtain, Carpet & Wood Flooring Sales & Installation
- Gymnasiums, Sports Instructors, Trainers & Tutors
- Amusement Arcades, Museums & Theatres
- Food & Drink Manufacturers & Distribution
- Motor Trade incl Car Dismantlers, Agricultural / Construction Plant, Implement and Equipment Sales & Engineers, Tyre Fitters
- Exhibition & Event Management

## COMMERCIAL INSURANCE

We will tailor the policy to the needs of your clients and can offer the following cover sections:

- Material Damage All Risks
- Business Interruption
- Money
- Goods in Transit (limited cover)
- Frozen Food
- Employers Liability - LOI €13,000,000
- Public/Products Liability - LOI up to €6,500,000

Commission payable up to 15%.

For further information go to [www.arb.ie](http://www.arb.ie) where you can download policy documents and quote submission forms.

Alternatively, should you have a query, please contact our Underwriting Department who will be more than happy to assist you.

[www.arb.ie](http://www.arb.ie)

CONTACT THE ARB COMMERCIAL TEAM TODAY!

# APARTMENT BLOCK INSURANCE

ARB UNDERWRITING LIMITED



An insurance solution for Commercial and Residential Apartment Blocks

An innovative alternative for today's issues

## EMPLOYERS LIABILITY

This covers legal liability for bodily injury or disease sustained by an employee in the course of their employment by you in connection with your business, up to a limit of €13 million.

## PUBLIC LIABILITY FOR PROPERTY OWNERS

This section cover liability which you, as owner of the Buildings incur as a result of an accident which causes death or accidental bodily injury to a person or accidental damage to material property. Limits of €2.6 million or €6.5 million are available.

The PL section indemnifies the Management Company as Property Owners.

## WHAT DO BROKERS NEED TO DO TO OBTAIN AN APARTMENT BLOCK QUOTATION ?

Complete the Apartment Block submission form and submit the risk details by email to [commercial@arb.ie](mailto:commercial@arb.ie) or fax us at: (01) 275 2845.

## MAIN PRODUCT FEATURES

### BUILDINGS COVER INCLUDES

- Landlords fixtures and fittings
- Tenants improvements, alterations and decorations
- Yards, walls, gates, fences, paths, tarmacadam, roads
- Forecourts, car parks, paths.

### LOSS OF RENT / ALTERNATIVE ACCOMMODATION

- 25% of the Building Sums Insured on the damaged apartment block in total.
- 2% of the Buildings Sums Insured on the damaged apartment block for any one apartment.

### OTHER FEATURES

- Trace & Access location of leaks €25,000 (limit)
- Common area contents €25,000 per block
- Landscaping €15,000
- Fire Brigade Charges €15,000
- Change of locks
- Automatic day one 10% on Buildings
- Standard deductible €1,000

### GOT A QUESTION ?

For more information on ARB Apartments Insurance (including flats, blocks of flats property insurance) contact our Commercial Department.

CONTACT THE ARB COMMERCIAL TEAM TODAY!

# PERSONAL ACCIDENT AND SICKNESS INSURANCE

ARB UNDERWRITING LIMITED

ARB Underwriting Ltd has very competitive Personal Accident and Sickness rates. Risks will be assessed on an individual basis and we will advise you on the most appropriate cover that suits your client's needs.

For a quotation, cover or any other information in relation to this product, please do not hesitate to e-mail our Commercial Team at [commercial@arb.ie](mailto:commercial@arb.ie).

## EVENT LIABILITY INSURANCE

ARB UNDERWRITING LIMITED

We provide solutions to the following event types to meet your client's Event Liability requirements:

- Exhibition
- Trade Show
- Conference
- Corporate Function
- Meeting
- Seminar
- Product Launch

For a quotation, cover or any other information in relation to this product, please do not hesitate to e-mail our Commercial Team at [commercial@arb.ie](mailto:commercial@arb.ie).

At ARB we give you access to markets that are exclusive to ARB. With this in mind if you have a risk that you are finding difficult to place please don't hesitate to contact us and we will do our best to assist you and your client.

## TRADE CREDIT INSURANCE



FROM TRADE CREDIT BROKERS

Trade Credit Brokers, part of IFG Group plc, provides Credit Insurance for companies/businesses against protection from bad debts through unpaid invoices and/or insolvency of a debtor.

Policies can cover both domestic and export sales. Generally policies pay out up to 90% of a loss (subject to credit limit value).

For a quotation, cover or any other information in relation to this product, please do not hesitate to contact John Morris at Trade Credit Brokers Ltd.

- Phone: 01 669 8319
- Mobile: 086 026 5690
- E-mail: [john.morris@tcbrokers.com](mailto:john.morris@tcbrokers.com)

[www.arb.ie](http://www.arb.ie)

CONTACT JOHN MORRIS AT TRADE CREDIT  
BROKERS TODAY!

PHONE: 01 669 8319 MOBILE: 086 026 5690

E-MAIL: [john.morris@tcbrokers.com](mailto:john.morris@tcbrokers.com)

ADDRESS: 36 FITZWILLIAM STREET UPPER, DUBLIN 2

WEB: [www.tcbrokers.ie](http://www.tcbrokers.ie)

# TRAVEL INSURANCE

ARB UNDERWRITING LIMITED



ARB Travel Insurance is very competitively priced, with excellent benefits and we will tailor the policy to your client's specific requirements.

ARB's TravelOnLine platform ([www.arbcover.ie](http://www.arbcover.ie)) offers our Brokers an accessible area to quote, purchase, amend, renew and reconcile their Travel Insurance business.

20% commission on all Annual Multi-Trip policies.

At ARB Travel we want to hear from brokers who are looking to develop affinity portfolios or indeed looking to arrange cover on a bespoke basis.

The following applies to all our annual travel policies:

- Trips within Ireland covered
- Business trips covered
- Substantial discounts available with Private Medical Health Insurance
- Winter Sports & Scuba Diving included as standard
- Extensive list of recreational activities included

## BASIC ACCEPTANCE CRITERIA

### FAMILY COVER

- Worldwide/Europe cover available
- Upper age limit 75 yrs
- 45 day trip duration
- Unlimited children
- Children covered to travel without parents up to age 17 yrs

### COUPLE COVER

- Worldwide/Europe cover available
- Upper age limit 75 yrs
- 45 day trip duration
- From 18 yrs

### INDIVIDUAL COVER

- Worldwide/Europe cover available
- Upper age limit 75 yrs
- From 18 yrs

## MAIN BENEFITS

- Medical & Emergency Cover up to €6,500,000
- Personal Liability Cover up to €1,300,000
- Personal Accident Cover up to €30,000
- Cancellation & Curtailment Cover up to €3,900
- Baggage & Personal Effects up to €2,000.

For a full list of premiums, benefits and additional extras visit [www.arbcover.ie](http://www.arbcover.ie).



CONTACT THE ARB TRAVEL TEAM TODAY!

### MOTOR TEAM

Phone: 01 275 2834  
Fax: 01 275 2951  
E-mail: motor@arb.ie  
www.arb.ie

- **Julie Frazer**, Manager  
E-mail: j.frazer@arb.ie
- **Stacy Nolan**, Assistant Manager  
E-mail: s.nolan@arb.ie

### COMMERCIAL TEAM

Phone: 01 275 2648  
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www.arb.ie

- **Jackie Ryan**, Senior Commercial Underwriter  
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- **Tom Cooney**, Commercial Underwriter  
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E-mail: t.cooney@arb.ie
- **Niamh O'Brien**, Commercial Underwriter  
Phone: 01 275 2816  
E-mail: n.obrien@arb.ie

### TRAVEL TEAM

Phone: 01 275 2831 / 2836  
Fax: 01 275 2845  
E-mail: travel@arb.ie  
www.arbcover.ie

Travel Claims Phone: 01 275 2847

- **Brendan Marah**  
E-mail: b.marah@arb.ie
- **Andy Phelan**  
E-mail: a.phelan@arb.ie
- **Niamh O'Brien**  
E-mail: n.obrien@arb.ie
- **Christina Stafford**  
E-mail: c.stafford@arb.ie

### CLAIMS TEAM

Fax: 01 275 2845

- **Brian Synnott**, Manager  
Phone: 01 275 2680  
E-mail: b.synnott@arb.ie
- **Sarah Hopkins**  
Phone: 01 275 2824  
E-mail: s.hopkins@arb.ie

### OFFICE MANAGER / HEAD OF ACCOUNTS

Fax: 01 275 2845

- **Betty Byrne**  
Phone: 01 275 2661  
E-mail: b.byrne@arb.ie

### BROKER ACCOUNTS

Fax: 01 275 2845

- **Deirdre Hurley**  
Phone: 01 275 2699  
E-mail: d.hurley@arb.ie

### IT TEAM

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- **Kate Blanchfield**, Manager  
Phone: 01 275 2810  
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- **Rod Lambert**  
Phone: 01 275 2822  
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- **Marie-Claire Purcell**  
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