

MOTOR TRADE INTERNAL RISKS

Suitability Check – if ‘yes’ to any of the below, please provide further information

Has the Proposer or any of its partners/directors ever;

- Had an Insurer decline a proposal refuse a renewal, terminate an insurance contract or impose special terms?
- Ever been convicted of or charged with any criminal offence?

Yes	No

Does Proposer undertake

- Any work outside Republic of Ireland?
- Any offshore work?
- Import or export goods from or beyond the boundaries of the EU?
- Any sale or supply of goods to nuclear, aircraft or marine industries?

Yes	No

Is the proposer registered for VAT?

Yes	No

What is the Target Premium for the coming year? _____

What is the renewal date for the coming year? _____

Proposer Details

Name of Proposer	
Business Trading Name	
Risk Address	
EIRCODE	
Contact Telephone No.	
Email Address	

Please complete the full business description:

Activity	%	Activity	%
Car Sales – New Cars		Commercial Vehicles (Over 3.5 Ton) Repair & Service	
Car Sales – Used Cars		Commercial Vehicle Body Builders	
Motor Cycle Sales –New		Agri Vehicle Service & Repair	
Motor Cycle Sales – Used		Construction Plant Service & Repair	
Commercial Vehicle Sales – New		Motor Cycle Service & Repair	
Commercial Vehicle Sales - Used		Tyre Fitters (Cars, LCV's, HGV's, Agri)	
Agricultural Vehicle Sales		Valet	
Construction Vehicle (& equipment) Sales		Accessory Fitter	
Cars & LCV's Repairs & Service			



	Sum Insured		Sum Insured
Buildings, Fixtures & Fittings	€	Glass	€
Contents/Machinery	€	Money	€
Stock of Vehicles in Compound	€		
Stock of Vehicles in Building	€		
Stock of Tyres	€		
Other – specify	€		
Fire Brigade Charges	€		
Please indicate whether the following statements are True/False:		True	False
The premises are in a good state of repairs and are well maintained			
There any no composite panels in the building			
The premises is fitted with an Intruder Alarm			
The alarm was fitted by an NSAI registered alarm company			
There is a central station monitoring contract in force			
The premises is fitted with a Fire Alarm			
The fire alarm was fitted by an NSAI registered alarm company			
Electrical Installations are in good condition throughout the premises			
The premises are not heated by portable heaters			
All spray painting is completed in a FOC approved booth			
The premises are not susceptible to vandalism			
The premises has never flooded nor is not located in an area susceptible to flooding			
The premises are not occupied by any other tenants/There is a clear divide between the area you are responsible for and the neighbouring unit			
There is a forecourt at the premises			
There is a compound at the premises			
Does Proposer currently have Flood cover in force?			
If True– Please advise current flood excess			

If you answered False to any of the above statements, please give full details below:

Please describe the security in place at the premises, i.e. Roller shutters, ram bars, high perimeter walls, locked gates

Please provide the following details relating to the buildings:

Walls	
Roof	
Floors	
Age of Premises	
No of Storeys	
What is the distance (in meters) from nearest water course?	

Section 2 Business Interruption

12 Months Indemnity Period

Is this section required?	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>

This Section covers loss of profit through interruption of the business following a loss due to an insured peril under the Material Damage Section 1A

	Sum Insured
Gross Profit	€
ICOW	€
Loss of Rent	€
Rent Payable	€

Section 3 Employers Liability

Note: Employers Liability is not available in isolation

Limit of Indemnity - €13,000,000 any one occurrence.

Category	Number of Staff	Estimated Wages/Salaries*
Clerical/Sales		
Manual		
Manual Work Away (if selected, please provide details of work undertaken away from the premises)		
Directors – Clerical		
Directors - Manual		
Other		
Total Sum Insured		

Please indicate whether the following statements are True/False:

	True	False
The Proposer has prepared a written safety statement in accordance with (current regulations) the Safety, Health and Welfare Act 2005 and Safety, Health and Welfare at Work General Application Regulations 2007?		
The Proposer complies with all legislation pertaining to health and safety, lifting apparatus, boilers and steam pressure vessels (including statutory requirements therein)		
All ways, works, machinery and plant are properly guarded and in good working condition		
The Proposer does not use, store, manufacture or handle any substance which is; Toxic, poisonous, an irritant or harmful Corrosive, flammable or oxidizing Infectious or biologically harmful		
All employees over 16 years of age and under 65 years of age		
The Proposer does not have any activities which involve exposure to noise levels exceeding 85-dB		

If you answered False to any of the above statements, please give full details below:

Section 4 Public/Products Liability & Service Indemnity

COMPULSORY

Do you require Public/Products Liability?	YES	No
	<input type="checkbox"/>	<input type="checkbox"/>

Select Limit of Indemnity:	€1,300,000	€2,600,000	€6,500,000
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Do you require Service Indemnity?	YES	No
	<input type="checkbox"/>	<input type="checkbox"/>

Select Limit of Indemnity	€635,000	€1,300,000
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Sums Insured inclusive of VAT	€
Estimated Turnover	
%age of Turnover relating to recovery	
%age of Turnover relating to Work Away	
%age of Turnover relating to Tyre Fitting	

Please indicate whether the following statements are True/False	True	False
There any no specific hazards associated with the products you manufacture, sell or supply		
No products we produce have ever been recalled		

Members of the public do not have access to the workshop area		
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If you answered False to any of the above statements, please give full details below:

Claims Experience

<u>Type of Claim</u> (PD/BI, EL, PL)	<u>Date of Loss</u>	<u>Date Notified</u>	<u>Details</u>	<u>Closed/Open</u>	<u>Reserve/Settlement</u>

Please include the following items with your submission:

- 1. Google Map Link**
- 2. Pictures of the Premises**
- 3. Confirmed Claims Experience**