

# Road Runner Motor Trade Road Risks Policy

## Underwritten by AXA Insurance UK plc

### Summary of Cover

Your Motor Trade Road Risks insurance policy is underwritten by AXA Insurance UK plc and is a commercial business insurance contract which may be renewed annually subject to your needs and our terms and conditions.

#### Who is this policy for?

- You must:
- Be actively operating a motor trade business for the purposes of selling, repairing, servicing or maintaining motor vehicles for your customers for income or profit;
  - Be operating your business on a full or part-time basis;
  - Be operating from business premises, from home or on a mobile basis;
  - Require Road Risks insurance for the movement of your customers' vehicles whilst in your custody or control for motor trade business purposes only. In addition we can provide cover for your own vehicles.

We may ask you to provide proof of trading at any time during the life of your policy. If you cease operating your motor trade business you will not be able to continue your motor trade road risks cover, solely for your own vehicles and separate insurance should be arranged.

#### Cover Available

The information in this document is a summary of the insurance provided for your chosen level of cover and the other levels available. Please speak with us if you want to change the level of cover provided. The specific cover you have selected is shown on your quotation, schedule, statement of fact, endorsement(s) and certificate of motor insurance.

There are three basic levels of cover to choose from, along with a range of optional covers you can select. The three basic covers are explained below, with the included and optional covers explained in more detail in the tables on the following pages. Your policy documents explain which options you have selected.

**Third Party only** - third party legal liability protection for accidental death or injury to other people or damage to other people's property you or any named drivers may cause including costs and expenses incurred.

**Third Party Fire & Theft** - fire and theft cover for vehicles and third party legal liability protection for accidental death or injury to other people or damage to other people's property you or any named drivers may cause including costs and expenses incurred.

**Comprehensive** - accidental damage, fire and theft cover for vehicles and third party legal liability protection for accidental death or injury to other people or damage to other people's property you or any named drivers may cause including costs and expenses incurred.

#### Please Note:

The following tables provide only a summary of the main policy benefits available and the significant terms and conditions applicable. Full details of the covers you have chosen are shown in your schedule, statement of fact, endorsement(s), certificate of motor insurance and the policy wording including details of vehicles insured, limits of indemnity, persons allowed to drive, limitations as to use and all the terms and conditions which apply.

You should read the policy wording, a copy of which will be provided either with this document or on completion of your contract or at any time on request.

#### Motor Insurance Database (MID)

The MID has been set up to record details of all insured vehicles. We would remind you that under the terms of the Fourth EU Motor Insurance Directive and the associated UK legislation you are legally required to provide the registration numbers of all vehicles and trade plates owned by you and in your custody or control and which are to be insured under your policy, for submission to the MID. You must promptly supply details of all licenced insured vehicles or trade plates to be insured on your policy and advise us when any licenced insured vehicles are sold or disposed of to meet your legal obligation as required by the relevant law applicable in Great Britain and Northern Ireland for entry on to the Motor Insurance Database

Failure to meet this obligation could mean that we refuse to deal with any claim or cancel your policy.

**NB Immediate notification of your insured vehicles to the MID reduces the risk of you or your drivers being stopped and vehicles seized by the police who may believe no insurance is in force if vehicles have not been notified.**

**Claims Helpline:** 0370 900 1753

Should you wish to make a claim under your policy please call our claims helpline as soon as possible. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

For glass claims where cover is applicable please call the AXA Glassline on 0800 206 1809

If you are paying by instalments, the full premium is due immediately in the event of a claim.

#### Other Important Information

The other important information section of this policy summary explains the following:

- Law applicable to the policy
- Our complaints procedure

## Standard Features

Standard features are automatically included in your policy, according to the cover you have selected

Features & Benefits	Significant Exclusions or Limitations	Where Found	Comprehensive	Third Party Fire and Theft	Third Party Only
<p><b>Damage to vehicles</b></p> <p>Cover for vehicles belonging to you or your spouse if he or she is a named driver on the policy or in your custody or control for motor trade business purposes</p>	<p>Up to the limit of indemnity shown in your schedule</p> <p>Where your schedule shows cover is provided for specific vehicle types e.g.</p> <ul style="list-style-type: none"> <li>• Kit Vehicles</li> <li>• Vehicles first registered over 30 years ago</li> <li>• "Q" plated vehicles</li> <li>• Motorcycles or trikes with an engine capacity over 750cc</li> <li>• Vehicles being carried by transporter or transporter and trailer</li> <li>• Vehicles imported other than through the manufacturer's normal import arrangements</li> <li>• Vehicles manufactured in the USA or Canada unless specifically manufactured for sale in the United Kingdom</li> <li>• Vehicles manufactured outside of the United Kingdom where there is no equivalent UK specification model</li> </ul> <p>cover is restricted to third party only (unless cover agreed by us and confirmed by endorsement).</p> <p>Excludes damage caused to vehicles whilst on business premises (See optional Policy Section 7)</p>	Policy Section 1	✓	✓	X
<p><b>Windscreen and Window Damage</b></p> <p>We will cover the cost of replacing or repairing glass in your vehicle</p>	<p>Only applies to vehicles that are your property or the property of your spouse if he or she is a named driver</p> <p>Up to £1000 in any one period of insurance</p> <p>Excesses apply</p> <p>No loss of no claims discount unless the annual limit is exceeded</p>	Policy Section 8	✓	X	X
<p><b>In-vehicle equipment</b></p> <p>Cover includes audio, communication, visual navigation and visual entertainment equipment</p>	<p>Only applies to equipment that is permanently fitted and designed solely for use in your vehicle</p> <p>Up to £1000 in any one period of insurance</p>	Policy Section 1	✓	✓	X
<p><b>Replacement Locks</b></p> <p>We will cover the cost of replacing your vehicles keys and locks if your vehicle keys are lost or stolen</p>	<p>Up to £5000 in any one period of insurance</p>	Policy Section 1	✓	✓	X

<p><b>Drivers</b></p> <p>Cover for named and approved drivers as specified in your cover note or certificate of motor insurance</p>	<p>Cover is excluded for drivers under 28 years of age in respect of:</p> <ul style="list-style-type: none"> <li>• Kit vehicles</li> <li>• Vehicles defined in the sports high performance and prestige vehicle appendix</li> <li>• Vehicles modified to improve performance beyond manufacturers advertised standard</li> <li>• Vehicles manufactured in the USA or Canada unless specifically manufactured for sale in the United Kingdom</li> <li>• Vehicles manufactured outside of the united kingdom where there is no equivalent UK specification model</li> </ul> <p>Excesses apply</p>	<p>Quotation</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>
<p><b>Use of vehicles</b></p> <p>Use may be provided for:</p> <ul style="list-style-type: none"> <li>• Motor Trade business use; and/or</li> <li>• Social domestic pleasure and commuting purposes; and/or</li> <li>• Additional Business Use</li> </ul> <p>Please refer to your policy documents to confirm the basis of cover provided for each named driver</p>	<p>Named drivers only.</p> <p>Use in connection with selected additional or secondary occupations.</p> <p>Additional restrictions apply to certain vehicle types. Where cover is provided for the following vehicles:</p> <ul style="list-style-type: none"> <li>• Over 3.5 tons GVW</li> <li>• Designed or adapted to carry more than 9 persons including the driver</li> <li>• Left hand drive vehicles</li> <li>• 'Q' plated vehicles</li> <li>• Kit vehicles</li> <li>• Vehicles held in custody or trust (customers vehicles)</li> <li>• Vehicles defined in the sports high performance and prestige vehicle appendix (as attached)</li> <li>• Vehicles modified to improve performance beyond manufacturers advertised standard</li> <li>• Vehicles manufactured in the USA or Canada unless specifically manufactured for sale in the United Kingdom</li> <li>• Vehicles manufactured outside of the United Kingdom where there is no equivalent UK specification model</li> </ul> <p>the use is restricted to motor trade purposes only.</p> <p>Motorcycles &amp; trikes are restricted to motor trade business use only unless otherwise agreed by us and shown on your statement of fact or quotation as 'own motorcycle' or 'own trike'.</p> <p>Please refer to your policy, certificate of motor insurance, schedule, endorsement(s) and statement of fact for full details of the use provided for each driver</p>	<p>Applied by endorsement</p>	<p>✓</p>	<p>✓</p>	<p>✓</p>

<b>Additional Business Use for self-employed only</b>  Personal business use for an additional or secondary occupation of the policyholder or spouse where the policyholder or spouse is self employed in an additional or secondary occupation	Use in respect of selected additional occupations.  Restrictions apply to certain additional occupations.  Not available for employees.	Certificate & Statement of Fact	✓	✓	✓
<b>Foreign Use</b>  Your cover is automatically extended to meet the minimum road traffic legal requirements of any EU member country whilst driving in or traveling between them  Cover can be extended up to your policy cover	Cover is restricted to only the level of cover necessary to satisfy the minimum legal cover required in the country that you are travelling in or the level of cover stated within the UK road traffic acts if greater  An additional premium may be required	Policy Section 3	✓	✓	✓
<b>Territorial limits</b>  On a road (or elsewhere) in Great Britain Northern Ireland the Isle of Man the Channel Islands and Republic of Ireland	There is no cover for vehicles at business premises unless the policy is specifically extended to provide this.	Policy definitions	✓	✓	✓
<b>Loss of use cover for customers' vehicles.</b>  We cover you against your legal liability to pay compensation to your customers for loss of use of their vehicles	You must use all diligence when making repairs to the customer's vehicle	Policy Section 2	✓	✓	✓
<b>Third Party Legal Liability</b>  Protection against your legal liabilities for: <ul style="list-style-type: none"> <li>Death or injury to other people</li> <li>Damage to other people's property</li> </ul>	Unlimited amount  £5million limit	Policy Section 2	✓	✓	✓

### Sports, High Performance and Prestige Vehicle Appendix

These vehicles are restricted to Motor Trade business use and all **drivers** under 28 years of age are excluded.

AC	Ferrari	Lotus	Porsche
Alfa 8C	Ford Cosworth range	Marcos	Land Rover Discovery range
Ariel	Ford GT	Maserati	Range Rover Evoque range
Aston Martin	Ford Focus RS	Maybach	Renault Clio 182
Audi R8	Ginetta	McLaren	Renault Clio 197
Audi RS	Honda NSX	Mercedes AMG range	Rolls Royce
Avocet	Jaguar XFR	Mercedes Brabus models	Subaru Impreza WRX, STi, SVA
Bentley	Jaguar XJR	Mitsubishi Evolution range	Subaru Impreza 22B, McRae, P1
BMW Alpina	Jaguar XKR	Mosler	Subaru Impreza WR1, GB270
BMW i8	Jaguar XK8	Nissan GTR	Tesla
BMW M series	Koenigsegg	Nissan Skyline	Toyota GT86
Bugatti	Lamborghini	Noble	TVR
Caterham	Lexus LFA	Overfinch	Vauxhall VX220
De Tomaso	Lexus IS F	Pagani	Vauxhall VXR8
			Zenos

## Optional Extras

The following will apply only if you have selected to take the cover and is shown on your Quotation as applying

Features & Benefits	Significant Exclusions or Limitations	Where Found	Comprehensive	Third Party Fire and Theft	Third Party Only
<p><b>No Claims Discount Protection</b></p> <p>We will not reduce your No Claims Discount unless more than 2 claims occur in a 3 year period of insurance</p>	<p>You must have at least 4 years No Claim Discount earned on a Motor Trade policy.</p> <p>All drivers must be claim free over the last three years</p>	Policy Section 5	Optional	Optional	Optional
<p><b>Accompanied Demonstration Use</b></p> <p>Cover for a prospective purchaser driving the insured vehicle for demonstration purposes.</p>	<p>Cover only for people not in your employment and not a family member</p> <p>Person must be accompanied at all times by you or a named driver in your employ who has Motor Trade business use under the policy.</p> <p>Young and inexperienced driver excesses apply</p>	Policy Section 6	Optional	Optional	Optional
<p><b>Unaccompanied Motorcycle Demonstration Use</b></p> <p>Cover for a prospective purchaser riding the insured vehicle for demonstration purposes</p>	<p>Cover only for people not in your employment and not a family member</p> <p>Person must hold or has held a valid driving licence issued within the European Union to ride and is not disqualified from holding or obtaining such a licence</p> <p>See endorsement for full terms, restrictions and exclusions that apply</p>	Applied by Endorsement	Optional	Optional	Optional
<p><b>Tuition Use</b></p> <p>Cover for your to accompany provisional licence holders</p>	<p>Cover only for certain close family members</p> <p>Person must be accompanied at all times by you or or your spouse provided you or your spouse are a named driver with Social Domestic &amp; Pleasure use under the policy.</p> <p>Young and inexperienced driver excesses apply</p>	Applied by Endorsement	Optional	Optional	Optional
<p><b>Cover at business premises</b></p> <p>Loss or damage cover for vehicles at your business premises.</p> <p>The private residence of any named driver is not a business premise.</p>	<p>Up to £25000 any one claim</p> <p>Up to £50000 in any one period of insurance</p> <p>Security conditions apply. Refer to policy for full details</p> <p>£500 Excess applies</p>	Policy Section 7	Optional	X	X
<p><b>Vehicles in Transit</b></p> <p>Loss or damage cover for vehicles whilst in transit</p>	<p>Up to £25000 any one claim</p> <p>Up to £50000 in any one period of insurance</p> <p>£500 Excess applies</p>	Applied by Endorsement	Optional	X	X

<p><b>Fixed Contents &amp; Tools in a vehicle</b></p> <p>Loss or damage cover for stock and property used in connection with your business in your vehicle occurring within the territorial limits</p>	<p>Up to £25000 maximum level for Property</p> <p>Up to £1000 maximum level for Stock</p> <p>Security conditions apply. Refer to policy for full details</p> <p>£100 Excess applies</p>	<p>Applied by Endorsement</p>	<p>Optional</p>	<p>X</p>	<p>X</p>
<p><b>Additional Business Use</b></p> <p>Personal business use for an additional or secondary occupation of the Policyholder or Policyholders spouse</p> <p>Personal business use for an additional or secondary occupation of an employee</p>	<p>Use in respect of selected additional occupations.</p> <p>Employee must be employed by the Policyholder for both the motor trade and the additional or secondary occupation.</p> <p>An additional premium may be required</p>	<p>Certificate &amp; Statement of Fact</p>	<p>Optional</p>	<p>Optional</p>	<p>Optional</p>

### Exclusions & Conditions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

Cover	What is Not covered
<p><b>Vehicles</b></p>	<p>The policy does not cover the following, which require separate insurance:-</p> <ul style="list-style-type: none"> <li>• Employees vehicles</li> <li>• Spouses vehicles unless he or she is a named driver on this policy</li> <li>• Directors personally owned vehicles unless cover agreed by us</li> <li>• Directors spouses personally owned vehicles</li> <li>• A steam driven vehicle</li> <li>• A goods carrying vehicle used for hire or reward</li> <li>• A vehicle transporter or vehicle transporter and trailer capable of carrying more than two vehicles</li> <li>• Any vehicle defined in the Sports High Performance and Prestige Vehicle Appendix for named drivers under the age of 28 years</li> <li>• Quads &amp; Mini Motors</li> <li>• Riders under 25 where engine capacity of motorcycle is greater than 750cc</li> <li>• Vehicles with more than 17 passenger seats</li> <li>• Vehicles exceeding 7.5 tons gross vehicle weight. (We can extend cover to insure one recovery vehicle up to 17.5 tons owned by you, for Motor Trade business use only).</li> </ul>
<p><b>Loss or damage to vehicles</b></p>	<p>The policy does not cover the following:</p> <ul style="list-style-type: none"> <li>• Wear and tear, loss of value, mechanical electrical electronic computer failures or breakdown.</li> <li>• Loss or damage caused by an inappropriate type or grade of fuel being used</li> <li>• Loss or damage to imported vehicles if not imported through the manufacturer's normal import arrangements</li> <li>• Loss of or damage to vehicles in, on or within 400m of the business premises, unless specifically shown as covered</li> <li>• Loss of or damage to a caravan, horse-box, trailer, tent, boat or glider trailer, catering or advertising trailer, spectacle lift or vehicle jockey or a trailer that cannot be towed with a standard ball towing match</li> <li>• Vehicles being carried on a vehicle transporter or trailer, unless specifically shown as covered</li> <li>• Loss or damage if you or any driver was under the influence of drink or drugs</li> <li>• Loss or damage arising from confiscation destruction or requisition by order of any government public municipal local or customs authority</li> <li>• Damage resulting from a deliberate act by you or any driver</li> <li>• Loss or damage arising from deception by a purported purchaser, seller or their agent</li> </ul>
<p><b>Theft or attempted theft</b></p>	<p>Loss or damage caused by theft or attempted theft if the vehicle has been left unlocked or the windows left open and the vehicle is unattended or unoccupied with the keys in, on or about the vehicle</p> <p>Damage caused following unauthorised taking of the vehicle by a member of your family or household.</p>
<p><b>Use and driving of any vehicle</b></p>	<p>Cover will not apply if any vehicle is being used for a purpose or is being driven by a person not permitted by your certificate of motor insurance</p>
<p><b>Excesses &amp; Limits</b></p>	<p>Your policy may be subject to excesses, which are the amounts you must pay in the event of a claim. These amounts must be paid in the event of each and every claim. More than one excess per claim could apply.</p> <p>Your policy may be subject to limits which are the maximum amount we will pay for each and every claim.</p> <p>These excesses and limits are detailed in your schedule plus any standard excesses/limits stated in your policy document.</p> <p>Certain young and inexperienced driver excesses may also apply.</p>

<b>Airside</b>	No cover unless to meet requirements of any road traffic legislation
<b>Terrorism</b>	No cover unless to meet requirements of any road traffic legislation
<b>Changes in Risk</b>	<p>You must tell us without delay about any changes in risk which could affect your policy eg</p> <ul style="list-style-type: none"> <li>• Changes to driver details including any claims convictions health conditions</li> <li>• Changes to your trading activities</li> </ul> <p>Failure to do so may invalidate your policy or result in a claim being turned down</p>
<b>Reasonable precautions</b>	You must take all reasonable steps to prevent injury loss or damage and maintain your vehicles in a roadworthy condition
<b>Motor Insurance Database</b>	You must promptly supply details of all vehicles to be insured on your policy and advise us when vehicles are sold or disposed of to meet your legal obligation as required by the relevant law applicable in Great Britain and Northern Ireland for entry on to the Motor Insurance Database. Failure to meet this obligation could mean that we refuse to deal with any claim or cancel your policy.

## OTHER IMPORTANT INFORMATION

### The law that applies to this policy

The policyholder and the insurers are free to choose the law which applies to this policy. As we are based in England we propose to apply the law of England and Wales and by purchasing this policy you agree to this.

### Complaints procedure

#### What to do if you have a complaint

AXA Insurance aims to provide the highest standard of service to every customer.

If our service does not meet your expectations we want to hear about it so we can try to put things right.

All complaints we receive are taken seriously. Following the steps below will help us understand your concerns and give you a fair response.

#### How to make your complaint

The majority of complaints can be resolved quickly and satisfactorily by the department **you** are dealing with. If **your** complaint relates to a claim on **your** policy please contact the department dealing with **your** claim at AXA Insurance. If **your** complaint relates to anything else please contact Aston Lark Limited at the following address;

Compliance Officer  
Aston Lark Limited  
One Creechurch Place  
London  
EC3A 5AF

When you make contact please tell us the following information:

- Name address and postcode, telephone number and e-mail address (if you have one).
- Your policy and/or claim number, and the type of policy you hold.
- The name of your insurance agent/firm (if applicable).
- The reason for your complaint.

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

#### Beyond AXA

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products.

The FOS can only consider your complaint if we have given you our final decision.

You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action.

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Tel: 0800 023 4567\* or Tel: 0300 123 9123\*\*  
Fax: 020 7964 1001  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

\* free for people phoning from a 'fixed line' (for example, a landline at home)

\*\* free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

#### The Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to : <http://ec.europa.eu.odr>

#### Our promise to You:

We will

- Acknowledge written complaints promptly
- Investigate your complaint quickly and thoroughly
- Keep you informed of progress of your complaint
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from complaints to continuously improve our service

Telephone call may be monitored or recorded.

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Registered in England No 78950  
Registered Office: 5 Old Broad Street, London, EC2N 1AD  
A member of the AXA Group of Companies

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Telephone calls may be monitored and recorded