



We understand Motor Trade Insurance

An overview of our appetite.

Comprehensive cover for motor traders, including protection for premises and road risks.



Motor Trade Insurance is designed for businesses that buy, sell, repair or service vehicles, operating from genuine business premises. Policies can be tailored to your customers' business needs.

The core covers of Material Damage, Public Liability and Road Risks will automatically add the embedded Engineering and Legal Expenses covers. These can be complemented with a range of standard, optional covers.

Capacity (maximum limits)

Total material damage and business interruption exposure up to

£75m

Turnover up to

£250m

Maximum number of premises

75

🎯 Target customer types

- UK-based businesses operating from genuine commercial premises
- Trading for a minimum of three years, with confirmed claims experience
- Premises-based business requiring Material Damage, Public Liability and Road Risks cover as a minimum
- Sale, service and repair of:
 - Motor cars (including electric)
 - Light commercial vehicles (up to 7.5 tonnes)
- Auto electricians and motorcycle sales
- Windscreen fitters, tyre and exhaust fitters, paint sprayers, LPG conversions and car supermarkets

✅ Preferred risks

👍 We prefer to cover:

- In business for more than three years
- Risks that operate from commercial premises situated away from a private dwelling

👎 We prefer not to cover:

- Road Risks in isolation

❌ Key exclusions

- Accident and fleet management companies
- Vehicle auctioneers
- Breakdown and recovery operators
- Breakers and salvage yards
- Coach and PSV operators
- HGV coach and body building
- Haulage contractors
- Manufacturers
- Rectification of original repair





Standard covers

- Material Damage - all risks including full theft cover
- Business Interruption
- Terrorism cover
- Goods in Transit
- Loss of Business Money and Personal Assault
- Personal Accident
- Employers' Liability
- Public Liability
- Defective Workmanship/Sales Indemnity
- Legal Expenses
- Wrongful Conversion
- Engineering Damage and Business Interruption cover
- Flat-rated Engineering Inspection
- Computer cover
- Road Risks cover
- Fidelity Guarantee



Features of cover

- Uninsured Loss Recovery under Road Risks as standard
- New replacement vehicle (Insured's vehicle)
- Motor vehicle lock replacement £50,000
- Loss of use £50,000 (Customer's vehicle)
- Financial loss (new and used vehicles) £100,000
- Loss of metered water £25,000
- Capital additions £1,000,000
- Exhibition cover £500,000
- Seasonal increase 30% (Insured's vehicles)
- Unauthorised use of gas, water or electricity £25,000
- Loss by fraud, trick or pretence £25,000
- No Claims Discount (NCD) scale available under Road Risks
- Embedded Engineering Damage, Computer and Business Interruption cover
- Embedded Legal Expenses cover £100,000

What sets Intact Insurance apart?

Risk Assist included as standard

This self-service platform gives your customers practical risk management support, insight and guidance to help strengthen resilience and prepare for emerging risks.

Effective risk management

We help businesses identify, understand and mitigate risks to reduce loss exposure and support continuity.

Direct access to decision makers

You can talk to experienced regional underwriters who are empowered to make decisions and provide responsive support when it matters.

Reliable, efficient claims

Responsive in-house claims expertise, focused on minimising disruption and helping businesses recover quickly.



Visit our **website**

Motor Trade Insurance from Intact Insurance.

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