

The Motor Trader Policy

Policy Schedule

To be read in conjunction with the Motor Trader Policy wording.

Policyholder: SMART-TECH KENT LTD

Policy number: P-MTP00183502/00

Part B | Legal Liabilities

Declared motor trade business: Mechanical/ Servicing/ Overhauls - Vehicles
Accessory Fitter
Declared wages: £50,000.00
Declared turnover: £100,000.00

Public Liability (including costs and expenses)

Limit of indemnity: £5,000,000
Excess: £ 500.00 each and every loss for damage to third party property.

Territorial limits – United Kingdom, Channel Islands and Isle of Man.

Optional extensions

- Damage to leased or rented premises. Not Covered
- Tools of trade. Not Covered
- Application of heat at the trade premises. Covered
- Use of spray painting equipment at the trade premises. Not Covered
- Application of heat away from the trade premises. Not Covered

Products Liability and Sales and Service Indemnity

Limit of indemnity: £5,000,000
Any one occurrence and in all in any one period of insurance.
Excess: £ 500.00 each and every loss for damage to third party property.

Territorial limits – United Kingdom, Channel Islands and Isle of Man.

Optional extensions

- Merchantable quality. Not Covered

Limit of indemnity £5,000 any one vehicle, £5,000 any one occurrence and up to £25,000 in any one period of insurance.

Employers Liability

Limit of indemnity: £10,000,000
Any one occurrence.

Territorial limits – United Kingdom, Channel Islands and Isle of Man.

Optional extensions

- Injury to working partners/proprietors. Not Covered