

Bspoke Motor Trade

Insurance Product Information Document

Company: Provego Limited on behalf of Accelerant Insurance Europe SA

Product: Bspoke Motor Trade

Provego Limited is authorised and regulated by the Financial Conduct Authority FRN 617848. Registered in England and Wales, Company no. 09366935.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This type of insurance is designed to provide a broad range of cover for combined insurance covering all aspects of Motor Trade business including structures, contents, public and employer liabilities, business interruption, engineering breakdown and legal.



What is insured?

- ✓ Destruction or damage to business property at the premises, whilst in transit and at exhibitions
- ✓ Public liabilities including claims caused by defective workmanship
- ✓ Destruction or damage to motor vehicles on a road
- ✓ Third party liability caused by use of a motor vehicle
- ✓ Legal liability for accidental injury to an employee up to £10,000,000
- ✓ Legal defence costs in respect of Health and Safety and Corporate Manslaughter and Corporate Homicide Act 2007
- ✓ Engineering breakdown to plant and machinery
- ✓ Legal expenses
- ✓ Motor uninsured loss recovery
- ✓ Option to include employers' liability, business interruption, loss of business money, personal accident (assault), wrongful conversion and engineering inspection



What is not insured?

- ✗ Personal Accident, Fidelity Guarantee & Terrorism
- ✗ Loss or damage caused by general wear and tear or anything that happens gradually
- ✗ Loss or damage that is covered elsewhere by a contract of insurance or any other contract or guarantee
- ✗ Loss of revenue if your business is discontinued permanently or if a liquidator or receiver is appointed
- ✗ Bodily injury, illness, death or disease caused to any of your employees or volunteers while they are offshore.
- ✗ Loss or damage as a result of diseases classified as a pandemic
- ✗ Exclusions as shown in the policy wording



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example
 - The first amount of any claim as detailed as the excesses in Your policy schedule
 - Monetary limits for certain covers
 - Clauses that exclude certain types of loss or damage
- ! Cover for loss or damage as a result of certain perils, such as flood, for some policies. Your policy schedule will show any peril exclusions.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

- You must pay Your premium
- You must take reasonable care to give Us complete and accurate answers to any questions We ask – whether You're taking out, renewing or making changes to Your policy
- You must tell Us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that you must not misrepresent any material facts
- Please tell us immediately if the information set out in the application form, Statement of Fact document or your schedule changes.
- You must send proof of any Confirmed Claims Experience from Your previous insurer within 30 days of inception if We request this
- You must tell Us about any event which might lead to a claim as soon as possible
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect Your cover



When and how do I pay?

You pay Your premium through Your insurance broker or intermediary



When does the cover start and end?

Your cover will start and end on the dates stated in Your policy documents



How do I cancel the contract?

You can cancel Your policy without penalty prior to the commencement of cover and We will refund Your premium in full

Once cover has commenced You may cancel by giving Us 30 days of notice in writing to Your broker. You will be entitled to a return premium based upon Our short-period cancellation rates as shown in the policy wording. You will not be entitled to any return of premium if a claim has been made (or an incident notified to Us that could give rise to a claim) in the current Period of Insurance

You may cancel Your policy at any time by contacting Your insurance broker or intermediary