



bspoke
motor trade

MOTOR TRADE INSURANCE

Motor trade insurance is crucial for anyone engaged in the selling, servicing or repair of vehicles in the UK. Our product offers protection against the full range of property, liability, motor, engineering and legal risks facing a motor trader, all under one policy. Whether your client operates as a car dealer, mechanic, or valeter, having the appropriate coverage is vital, helping to financially protect their business and ensure they meet their legal obligations.

COVER AVAILABLE ON THIS POLICY

standard cover.

- Material Damage up to £21m per location
- Public Liability and Defective Workmanship up to £10,000,000.
- Road Risks
- Business Legal and Motor Uninsured Loss Recovery
- Engineering Breakdown

optional cover.

- Business Interruption
- Business Money and PA Assault
- Employers' Liability
- Wrongful Conversion
- Engineering Inspection

RISK APPETITE SUMMARY

- Cover available for a wide variety of trades
- Trading for a minimum of 3 years
- Risks in England, Scotland or Wales operating from a commercial premises
- Up to 3 risk locations
- Maximum single vehicle value up to £250,000
- Minimum SDP driver age of 21

WORKING WITH BSPOKE MOTOR TRADE

'A' rated capacity.

Our competitive and tailored insurance solutions are backed by 'A' rated capacity, providing the financial protection you would expect from a leading insurer.

specialist underwriting expertise.

Our dedicated underwriting team has extensive knowledge and expertise of the motor trade insurance sector and a broad underwriting appetite.

uniquely tailored products.

With a variety of cover options to choose from, our team is on hand to provide flexible product development, helping you define and place the most appropriate cover for your customer's needs.

access to decision makers.

Our expertise enables us to deliver fast underwriting decisions, helping you to quickly seize unique and rewarding market opportunities.

clear documentation.

You can expect clear definitions and straightforward explanations in our easy-to-understand policy wording format.

CONTACT US

Dave Bryan | Underwriting Manager

T: 07983 486675

E: dave.bryan@bspokegroup.co.uk