



**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 valet, 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 £20m 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

For full conditions, limitations and exclusions of cover, please see the policy wording and IPID.

---

## RISK APPETITE SUMMARY

- Cover available for a wide variety of trades
- Risks in England, Scotland or Wales operating from a commercial premises
- Up to 5 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  
E: [enquiries@bspokegroup.co.uk](mailto:enquiries@bspokegroup.co.uk)