

Motor Trade Policy Schedule

Policyholder: Simon Cordell

Policy No: LWST/MTP/0192359

Operative Date: 23 March 2012

ROAD RISKS

Cover: Comprehensive

Operative Sections

Section 1:

Third Party Liability

Limit of Indemnity:

Third Party Death or Bodily Injury – Unlimited

Third Party Property Damage - £2,000,000

Section 2 - Vehicles:

Road Risks A, B, C, D, E.

Limits of Indemnity:

Own Vehicles* - £7,500

Customer vehicles - £15,000

*Includes permanently owned and stock vehicles.

The vehicle limits stated are the maximum indemnity payable for any one vehicle or claim. They will be automatically reinstated up to four times in any one period of insurance.

Vehicles Insured:

1. Any vehicle owned, leased or on hire purchase to the Policyholder.
2. Any vehicle (mechanically propelled or otherwise) attached to a motor vehicle described in 1 & 4 for the purposes of being towed.
3. Any other motor vehicle held in trust or in the custody or control of the Policyholder for the purposes of their declared motor trade business.
4. Personally owned vehicles which have been declared to us for inclusion on the Motor Insurance Database.

But Excluding:

Steam driven vehicles.

Any vehicle transporter which, inclusive of trailer(s), has a carrying capacity of more than 2 vehicles.

Vehicles owned by Directors, Partners or their Spouses and more specifically insured elsewhere.

Commercial vehicles with a gross vehicle weight in excess of 3.5 tonnes.

Coaches and Minibuses other than for sale, service or repair.

Motorcycles.

Quad Bikes.

Customer Vehicles (mechanically propelled or otherwise) attached to a motor vehicle described in 1 & 4 above for the purpose of being towed other than for cover provided under Section 1 – Third Party Liability.

EXCESS AMOUNTS:

Section 1 – Third Party Liability.

£nil

This will not be applied where an excess has been deducted from a claim under Section 2

Section 2 – Vehicles, Road Risks A, B, C, D, E.

£500 or 10% of the claim whichever is the greater.