



COMMERCIAL
EXPRESS



APPETITE GUIDE FOR TRADES **FOR THE MOTOR SECTOR**



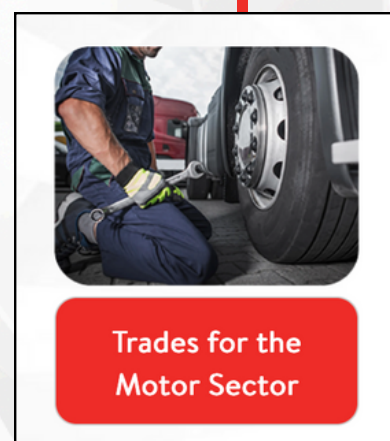
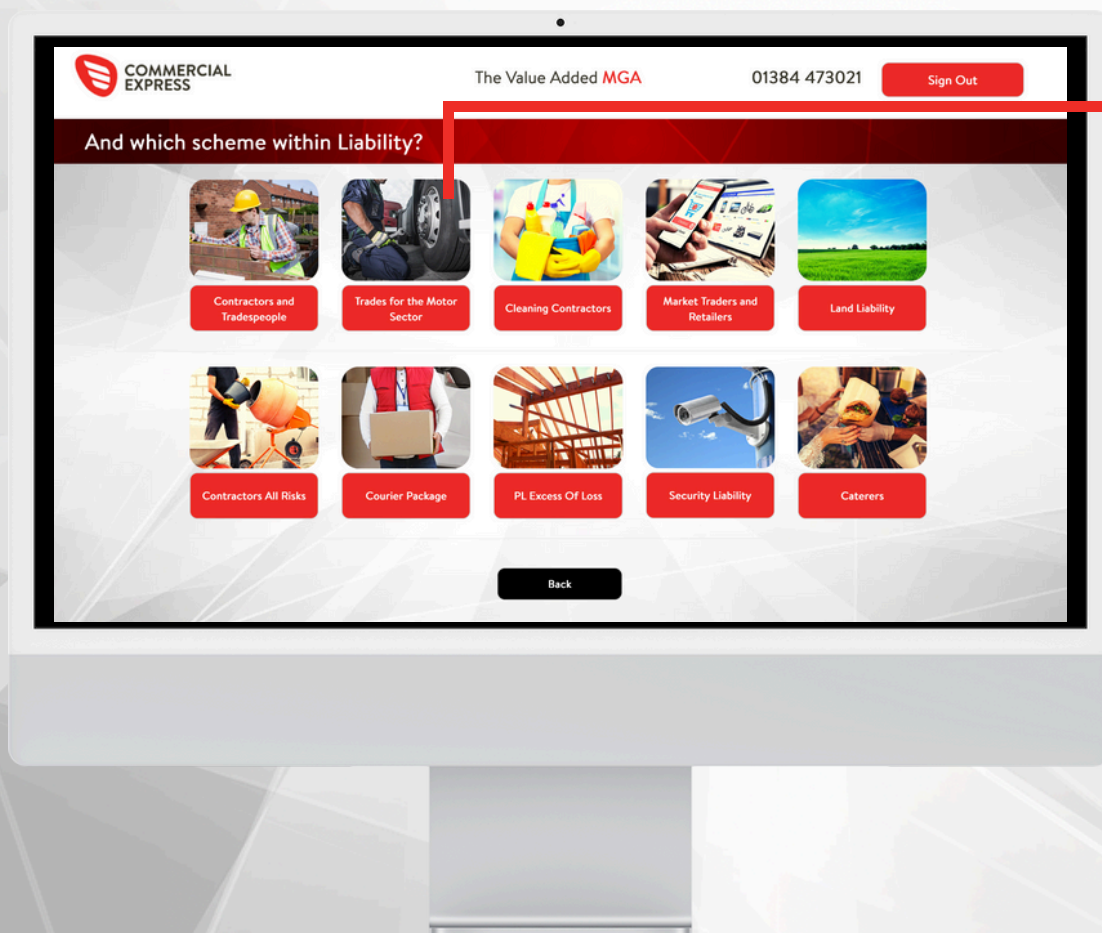
Underwriting Fact Sheet for our Enhanced Liability Question Set for the Motor Trade

We've taken a major step forward in liability cover for the motor sector with a brand-new question set, designed to streamline the process and provide more flexibility than ever before. This specialised solution, backed by our expert panel of Ascot and Irwell, simplifies multi-trade risks while unlocking a wider range of cover options.

With up to five alternative quotes per submission, fewer referrals, and enhanced cover options - including Legal Expenses, Tools, and Stock cover - this is a significant advancement for brokers operating in the motor trade.

How to get a quote

Log in to Assist and start a new quote. Select the 'Liability' button, and then you will see the 'Trades for the Motor Sector' button. Please click this to start your quote.



Our Appetite – We Cater for These Vehicles

Multiple Vehicle types are listed on the quote schedule, with the inclusion of a larger list targeting appetite business with a more precise rating model.

The new detailed vehicle types list means multiple vehicle types can be quoted simultaneously and without referral. The scheme now has the ability to accommodate, without referral **any** combination of the following...



Agricultural vehicles
(excluding tractors) or mobile
plant (New Vehicle Type)



Buses, coaches or minibuses
(Expanded Vehicle Type –
Previously HGV/bus/tractor
mechanics)



E-Bikes and/or E-Scooters
(New Vehicle Type)



Motorcars and light goods
vehicles (below 7.5 Tons)

Our Appetite – We Cater for These Vehicles



Pedal cycles



Commercial goods vehicles of 7.5
Tons or above (Including HGV
trailers, horseboxes and tractors of
any gross vehicle weight)
(Expanded Vehicle Type –
Previously HGV's)



Motorcycles/mopeds
(Expanded Vehicle Type -
Previously motorcycles)



Caravans, camper vans
or motorhomes
(Expanded Vehicle Type –
Previously, motorhomes
and campers)



Trailers (excluding
HGV trailers)
(New Vehicle Type)



Quad bikes, trikes or
ATVs (New Vehicle Type)



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Appetite Guide for Trades for the Motor Sector

Underwriting Guidance

NEW Financial loss covers **£50,000 Free of charge.**

Increased Stock cover up to **£25,000** and without referral (**First £1,000 Free Under Liability Protect and Shield contracts**) – Stock is noted as ‘Stock and materials in trade including finished goods and work in progress, Your property and goods in trust for which You are responsible’.

Business equipment cover up to **£10,000 before referral (First £1,500 Free under Liability Protect and Shield contracts)** – Business equipment is defined as ‘Business and office equipment, computer equipment and software, tools of trade, portable hand tools and ladders (including power driven hand tools)’.

Money Cover Up to **£10,000** as a **NEW** Optional Extension and without referral (**First £1,000 Free under Liability Protect and Shield contracts**).

Business Interruption as a **NEW** Optional Extension matching your client's turnover and up to £500,000 before referral (Conditions apply).

Legal Expenses as a **NEW** Optional Extra.



Appetite Guide for Trades for the Motor Sector

Underwriting Guidance

Service indemnity available (Conditions apply) for **ALL trades** up to £500,000 in the aggregate. (Was £250,000 and previously excluded on HGV, Bus, Tractor, Body repairer and Tyre fitting trades).

Providing cover for claims or losses as a result of...

The repair, servicing, maintenance, or cleaning of any Vehicle.

The examination of any Vehicle in accordance with the Motor Vehicles Test Regulations.

The sale or supply of new or reputable manufacturer's reconditioned spare parts, components, units, accessories, or other goods for Vehicles.

Any work carried out on new or used Vehicles prior to sale or supply, including pre-delivery checks of new Vehicles as required by the manufacturer and the fitting of additional accessories to such new or used Vehicles.

Removal of Single Vehicle Value Limits that previously applied on most trades, previously £75,000 on Motor Cars and Motor Cycles.

Significantly lower rates where Service Indemnity is not requested, offering an entry-level contract based on clients' demands, needs and budget.



Appetite Guide for Trades for the Motor Sector

Underwriting Guidance

Ability to Auto quote risks with single instances of Adverse Credit (Subject to thresholds)
Single instances of...

Settled CCJs or those in the process of being settled are acceptable up to £25,000.

Liquidations that are closed can be accommodated up to £300,000 (Ascot) or £1,000,000 (Irwell).

Bankruptcy discharged up to £150,000 (Ascot) or £1,000,000 (Irwell).

Lower rates for target trades. Car valeting, Windscreen fitters/repairers and body repairers' rates have been reduced significantly. (For damage to items worked upon for Car Valeters, please continue to use our Liability Protect scheme using the Cleaning Contractors section of the quote portal).

Ability to quote 5 Schemes in one question set, both Per Capita and Wages and Turnover risks quote with no need to re-key the risk, improving functionality.

Tyre Fitting is now available to all **Manual** trades **without referral by a simple declaration of trade activity (Previously referred with Premium load)**.

Mobile Spray Painting (subject to conditions and excess) at no extra charge **(Previously referred with Premium load)**.

Sports and Performance Vehicles included as **Standard** with the only limitations being Race Cars, Track Day Cars and Off Road/Non Road Registered Vehicles excluded.



Appetite Guide for Trades for the Motor Sector

Underwriting Guidance

New and clearer trade activities. The new detailed activities list means multiple activities can be quoted simultaneously and without referral.

The scheme now has the ability to accommodate, without referral, **any** combination of the following.

Auto electrician, including alarm and/or tracker installations (**Expanded Trade – Previously Auto Electrician**).

Body repairers, panel beaters, &/or towbar fitters (**Expanded Trade – Previously Body Repairers/Panel Beaters**).

Motor vehicle conversions.

Classic vehicle restoration (**New Trade**).

Mechanical service, repairs, maintenance and MOT testing, including smart repairs (**Expanded Trades – Previously Mechanic**).

Sales of vehicles.

Tyre fitters and alloy wheel repairs.

Car wash/valeters/detailers
(**Expanded trade – previously Hand Car Wash**).



Appetite Guide for Trades for the Motor Sector

Underwriting Guidance

Windscreen repairs, fitting and tinting and/or vehicle signage and wrapping
(Expanded Trade – Previously Windscreen fitters/Windscreen repairers).

Motor factor or parts retailer **(New Trade).**

Appetite excludes **Scrap metal, vehicle breaking, off-road or other Non-Road Registered Motor Vehicles, Track or Race vehicles, Breakdown Recovery Services (for a fee), Performance and Parts modifications.**

Turns our liability offering into a bespoke solution for your client's needs, offering more than just a liability-based contract.





Liability Question Set How-To Video

Our Liability Question Set How-To Video guides you through the Assist system, making it easy to complete quotes accurately and efficiently. It walks you through each step, ensuring you understand the key questions and how to input the right information. Whether you're new to the system or need a quick refresher, this video helps you navigate smoothly and avoid errors so you can get quotes faster and with confidence.



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