

Aviva Premier

noun / av:iva 'premiə/

Motor Trade

Innovation in vehicle manufacturing techniques, including use of an increasingly diverse range of materials, together with complex 'in vehicle' technology and connectivity, is continuously challenging UK motor trade businesses. We are committed to provide motor trade solutions that look to address market challenges and trends, as well as provide a tailored approach that meets the individual requirements of you and your customers. That's why our proposition is flexible and goes beyond insurance so we can help **protect** what matters most, **prevent** bad things happening and **fix** things fast when they do go wrong.

What type of cases are we interested in writing?

The Aviva Premier Motor Trade product is designed for motor traders who have ideally traded for 3+ years, and sell, repair, service, inspect, or test motor vehicles - and more specifically those who deal in cars and vans (not exceeding 7.5 tonnes GVW).

Our preferred trades include:

- Dealerships (max 3 sites)
- Service and repair
- Bodyshops

Aviva Premier Toolkit

A dedicated underwriter will manage your case from start to finish and they'll have more trading tools than ever before, to give your client the very best insurance solution.

Aviva Premier Prevention and Protection Tools include:

- BI Calculator with attaching enhancements
- RiskEye – online reputation services
- Business Resilience Coach tool
- Safety Media – online health and safety training
- Business support funding
- Thermographic Imaging services
- Flood Consultancy
- Flood Protection and Mitigation services
- Access to Professional Building Reinstatement costs assessment
- Fair Presentation of Risk Guarantee

What's new for Motor Trade?

We've made some valuable enhancements to truly reflect your client's needs. Our new and extended cover enhancements include:

- Buildings and contents sums insured uplift by £500,000 or 20% where day one is selected
- Resilient repairs at £50,000 or 10%, whichever is lower – and £100,000 in any one period
- First period of insurance – cover match extension up to a limit of £25,000
- Environmental clause up to £50,000 any one period
- Involuntary betterment up to £100,000 (Sales Risks only)
- Wrongful conversion up to £100,000
- Vehicle rectification costs up to £5,000 and £25,000 in any one insurance period
- Environmental statutory clean-up costs up to £1,000,000
- Reduction in value of customers' vehicles up to £5,000 for any one vehicle and £25,000 in any one insurance period (also applicable to the RR section)
- Misfuelling before damage
- Psychological intervention up to £1,200 per incident
- Physiotherapy costs up to £400 per person
- Third-party property damage limit of indemnity up to £10,000,000 with Hazardous Goods/Sites limit of £1,000,000
- Reduction in Value of Customers Vehicles £5000 any one vehicle, £25k any one period

Get a quote today

To find out more, contact your Aviva sales manager, your underwriter or visit

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