



Motor Trade Policy Wording Refresh

What's New or Improved

Section / Product	Standard	Vantage
Material Damage Cover		
NEW Buildings to include Electric vehicle charge points, tethered cables & connectors	£5,000	£5,000
NEW Contents to include detachable motor vehicle electric charging cables , connectors & adapters	Sum Insured	Sum insured
NEW Unoccupied properties up to 30 days	Standard	Standard
NEW Electric vehicles cover including charging equipment, charging point and vehicle battery	Standard	Standard
NEW Exhibitions cover extended to include vehicles	£100,000	£250,000
NEW Fire brigade charge cover	Standard	Standard
NEW Munitions of war cover	Standard	Standard
Increased Additional expenses cover	£5,000	£5,000
Money, assault and wrongful conversion		
NEW Damage to stamp franking machines, money belts, waistcoats, cash carrying cases or devices	Standard	Standard
NEW Safe or strongroom lock replacement	Standard	Standard
Goods in Transit - Own Goods cover		
NEW Portable electronic equipment cover	£500	£500
Increased driver personal effects cover	£500	£500
Road Risks cover		
NEW Accessories definition to include charging cables, adapters and connectors	Standard	Standard
NEW Child car seats cover	£250	250
NEW Electric vehicles cover including charging equipment, charging point and vehicle battery	Standard	Standard
NEW for Vantage - Hotel expenses and alternative transport	Standard	NEW
NEW for Vantage - Leased vehicles	Standard	NEW
NEW for Vantage - Misfuelling	Standard	NEW
NEW for Vantage - Personalised registration plates	Standard	NEW
NEW for Vantage - Uninsured driver promise	Standard	NEW
NEW Payments for car sharing arrangements	Standard	Standard
Increased Compensation for court attendance	£500	£500
Equipment breakdown		
NEW Additional access costs	£20,000	£20,000
NEW Debris removal	£25,000	£25,000
NEW Repair costs investigation	£25,000	£25,000
NEW Energy efficiency improvements	£25,000	£25,000
Increased limit for Computer equipment	£500,000	£500,000
Increased limit for Reinstatement of data	£50,000	£50,000
Increased limit for Increased cost of working	£50,000	£50,000
Increased limit for Business interruption	£100,000	£100,000
Increased limit for Hire of substitute item	£10,000	£10,000
Increased limit for Storage tanks and loss of contents	£10,000	£10,000
Computer insurance		
NEW Extra hire or lease costs for damage to computer equipment and reinstatement of data	£25,000	£25,000
NEW Fire brigade charges cover	£50,000	£50,000
NEW Recovery of hardware	£10,000	£10,000
NEW Security guards costs	£25,000	£25,000
NEW Trace and Access	£25,000	£25,000
NEW Waste electrical and electronic equipment directive	£100,000	£100,000
Increased limit for Accidental discharge of gas flooding systems	£100,000	£100,000
Increased limit for Automatic cover for additional computer equipment	£500,000	£500,000
Increased limit for Virus seek and destroy costs	£10,000	£10,000
Increased limit for Incompatibility of records	£100,000	£100,000

What's New or Improved *continued*

Section / Product	Standard	Vantage
Public and Products Liability		
Increased Compensation for court attendance	£500	£500
NEW for Standard Environmental clean up cover	£100,000	£1,000,000
Employers Liability		
Increased Compensation for court attendance	£500	£500
Personal Accident and Sickness		
NEW Bereavement costs	£2,000	£2,000
NEW Childcare costs	£5,000	£5,000
NEW Defibrillator consumables replacement	£1,000	£1,000
NEW Dental expenses	£2,500	£2,500
NEW Financial adviser fees	£1,000	£1,000
NEW Hospitalisation benefit	£50	£50
NEW Optical expenses	£1,000	£1,000
NEW Personal property	£1,000	£1,000
NEW Recruitment expenses	£2,500	£2,500
NEW Retraining costs	£5,000	£5,000
NEW Retraining - spouse costs	£5,000	£5,000
NEW Temporary replacement staff	£500	£500
NEW Trauma counselling	£2,000	£2,000
Increased limit for Hijack, kidnap and unlawful detention	£500	£500