



Motor Trade Vantage Cover Comparison

Proposition	Standard	Vantage
Material Damage - Compulsory	✓	✓
Contract Sale Price for damaged motor vehicles undelivered by you	✓	
Contract Sale Price for damaged motor vehicles undelivered by you and your motor trade customers		✓
Debris Removal Recycling cover	✗	£10,000
Environmental Protection cover	✗	✓
Exhibitions cover for vehicles	£100,000	£250,000
Financial Loss - New Vehicles cover	£5,000	£10,000
Fire Extinguishment expenses cover	£10,000	£50,000
Freezer Contents cover	✗	£5,000
Inadvertent Omissions cover	✗	£100,000
Involuntary Betterment cover	✗	£100,000
Landscaped grounds - £10,000	✓	
Landscaped grounds and trees - £25,000		✓
Metered Water or Gas	£10,000	
Metered Services (Water, Gas & Electric)		£25,000
New for Old Vehicle Replacement including customer goods carrying vehicles up to 4t GVW	✓	
New for Old Vehicle Replacement including customer goods carrying vehicles up to 7.5t GVW		✓
Property in Transit cover	£5,000	£15,000
Public Relations Expenses cover	✗	£5,000
Reduction in Value of Customers Vehicles cover	✗	£10,000
Replacement locks and keys cover	£25,000	£50,000
Seventy Two Hour cover	✗	✓
Theft of Motor Vehicles by Deception	✗	£10,000
Trace and Access cover	£10,000	£25,000
Road Risks - Compulsory	✓	✓
Contract Sale Price for damaged motor vehicles undelivered by you	✓	
Contract Sale Price for damaged motor vehicles undelivered by you and your motor trade customers		✓
Excess definition amendment	✗	✓
Financial Loss - New Vehicles cover	£5,000	£10,000
Loss of use (customers vehicles) cover	£50,000	✓
Medical Expenses cover	✗	£500
New for Old Vehicle Replacement including customer goods carrying vehicles up to 4t GVW	✓	
New for Old Vehicle Replacement including customer goods carrying vehicles up to 7.5t GVW		✓
Reduction in Value of Customers Vehicles cover	✗	£10,000
Replacement locks and keys cover	£25,000	£50,000
Business Interruption and Loss of Licence - Optional	✓	✓
Failure of Selected Public Supplies	✗	£1,000,000
Murder, Suicide or Disease cover	✗	£25,000
UK Suppliers	£1,000,000	£2,500,000
EU Suppliers - Fire, Aircraft & Explosion perils Only	£500,000	£1,000,000
Worldwide Suppliers - Fire, Aircraft & Explosion perils Only	£100,000	£250,000
Public and Products Liability - Compulsory	✓	✓
Defective workmanship to vehicles and Rectification cover	✗	£5,000
Environmental Clean Up cover	£100,000	£1,000,000
Loss of use (customers vehicles) cover	£50,000	✓
Reduction in Value of Customers Vehicles cover	✗	£10,000