

COMBINED MOTOR TRADER

IMPORTANT: Changes to your policy terms and conditions

With effect from your renewal date, your Aviva Combined Motor Trader Policy will incorporate revisions to some of the terms and conditions applying to your cover.

This is a summary of the main revisions to your policy cover. The enclosed policy document reflects the cover being provided from renewal.

If there is anything in the endorsement(s) in your Renewal Schedule that is inconsistent with the Consumer Insurance Contracts Act 2019 (“the Act”) it will be read in a manner consistent with this Act. In particular please note that any endorsement (including any endorsement described as a ‘warranty’) that imposes a continuing restrictive condition shall be treated as a suspensive condition

It is important that you read this document, your policy and schedule carefully to ensure it meets your needs. If you have any questions about the changes made, please contact your broker or intermediary to discuss in more detail.

Policy Section	Change
Your Combined Motor Trader policy	<ul style="list-style-type: none"> • Aviva Insurance Ireland DAC Registered Office: Building 12, Cherrywood Business Park, Loughlinstown, Dublin 18, Ireland D18 W2P5 • Addition of Sanctions Wording - Any liability loss damage cost expense or any other benefit of whatsoever nature where the provision of any payment in respect of such liability loss damage cost expense or any other benefit under this policy would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions laws or regulations, including those of the European Union, United Kingdom and United States of America
Section 1 – Material Damage Exclusions, if previously applicable, no longer apply	<ul style="list-style-type: none"> • Property Otherwise Insured included – special clauses conditions exclusions and extensions applicable to section 1 no. 36 • Vehicles in the Open Parts & Accessories included – special clauses conditions exclusions and extensions applicable to section 1 no. 33
Section 2 – Business Interruption	<ul style="list-style-type: none"> • Prevention of Access & Loss of Attraction. Maximum amount payable increased from €13,000 to €25,000 • Inclusion of “situated Anywhere in the Republic of Ireland” included under Suppliers Customers and Property Stored, Contract Sites and Transit

	<ul style="list-style-type: none"> • Prevention of Access – Automatic Reinstatement Clause not applying • 3 Month Maximum Indemnity period being applied to Prevention of Access, Public Utilities and Loss of attraction
Section 4 – Road Risks Public and Products Liability	<ul style="list-style-type: none"> • Unaccompanied Demonstration Cover included- A-Road Risks, standard clauses I & J in this section