



SIMI Motor Trade Scheme

Insurer

Aviva Insurance Limited

KEY COVER FEATURES

A package designed specifically for motor garages who are members of the Society of Irish Motor Industry - SIMI.



Material Damage (Mandatory)

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| Cover | <ul style="list-style-type: none">• "All Risks" of loss or damage to insured property excluding subsidence |
| Excess | <ul style="list-style-type: none">• As outlined in the policy document:<ul style="list-style-type: none">• €315 each and every loss in respect of Contingencies F to M inclusive and P to S inclusive• €125 each and every loss in respect of Contingencies N and O• €1,270 each and every loss in respect of Contingencies F and M when the premises are closed for business |
| Principal inclusions | <ul style="list-style-type: none">• Fire brigade charges - €25,000• Vehicles in the Open – Parts and Accessories Warranty applies to Contingency M• Seasonal stock increase – 1 December to 28 February and 1 June to 31 August – 30%• Exhibition cover• Premises emergency repair – €260 |
| Important notes | <ul style="list-style-type: none">• General Warranties apply• Protections Conditions apply |

Money (Optional ‘add on’ to Material Damage section)

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| Cover | <ul style="list-style-type: none"> Loss of money in situations described under “Limits” |
| Limits: Other limits may be available on request | <ul style="list-style-type: none"> Employee’s home - €750 On the premises out of business hours not in a locked safe or strongroom - €460 On the premises out of business hours in a specified locked safe or strongroom - €6,500 On the premises out of business hours in unspecified locked safe/s or strongrooms - €1,300 in total Bank night safe - €26,000 Any other single loss - €13,000 |
| Excess | <ul style="list-style-type: none"> €125 each and every loss |
| Principal inclusions | <ul style="list-style-type: none"> A personal accident assault extension with a scale of benefits |
| Important notes | <ul style="list-style-type: none"> For money in transit a Custodians’ clause applies |
| Basis of premium | <ul style="list-style-type: none"> As declared on the quotation submission |

Money (Optional ‘add on’ to Material Damage section)

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| Cover | <ul style="list-style-type: none"> Worldwide: Accidental damage to computer and ancillary equipment – maximum €78,000 Breakdown of computer equipment, subject of a maintenance contract |
| Principal inclusions | <ul style="list-style-type: none"> Increased costs of working - €33,000 - excluding the first 48 hours Reinstatement of data - €13,000 |
| Excess | <ul style="list-style-type: none"> As per Material Damage |

Goods in Transit (Automatic)

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| Cover | <ul style="list-style-type: none"> “All Risks” of loss or damage to vehicles being transported in own vehicle within the Republic of Ireland, Northern Ireland |
| Limits | <ul style="list-style-type: none"> Maximum of two mechanically propelled vehicles |
| Excess | <ul style="list-style-type: none"> €300 each and every claim |

Frozen Food (Optional 'add on' to Material Damage section)

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| Cover | <ul style="list-style-type: none"> Loss or damage to foodstuffs in insured refrigeration units caused by a rise or fall in temperature or leaking refrigeration fumes |
| Excess | <ul style="list-style-type: none"> Refer Material Damage |
| Important notes | <ul style="list-style-type: none"> Maintenance contract warranty applies |

Business Interruption (Optional)

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| Cover & sums insured | <ul style="list-style-type: none"> In the event of the business at the premises being interrupted or interfered with in consequence of damage insured under the Material Damage section: <ul style="list-style-type: none"> Loss of gross profit and/or Increase in cost of working |
| Indemnity period | <ul style="list-style-type: none"> 12 months – 18 or 24 months may be available on request <p>The maximum period needed to get back to normal trading following a major interruption</p> |
| Excess | <ul style="list-style-type: none"> Nil |

Employers Liability (Mandatory)

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| Cover | <ul style="list-style-type: none"> Legal liability for bodily injury to employees occurring during the period of insurance arising out of and in the course of their employment |
| Limit of indemnity | <ul style="list-style-type: none"> €13,000,000 any one event Unlimited any one period of insurance |
| Excess | <ul style="list-style-type: none"> Nil |
| Basis of declaration | <ul style="list-style-type: none"> Annually adjustable based on actual salary – minimum and deposit premiums apply |
| Important notes | <ul style="list-style-type: none"> A Guard Dog Warranty applies A Welding or Cutting Equipment Warranty applies |

Public Liability / Products Liability – Internal Risks (Mandatory)

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| Cover | <ul style="list-style-type: none"> Legal liability to third parties for bodily injury or loss of or damage to property occurring during the period of insurance and happening in connection with the business |
| Limit of indemnity | <ul style="list-style-type: none"> Public Liability: <ul style="list-style-type: none"> €6,500,000 any one event Products Liability: <ul style="list-style-type: none"> €6,500,000 any one event €6,500,000 any one period of insurance Service Indemnity (Higher limits may be available on request) <ul style="list-style-type: none"> €2,600,000 any one event |
| Excess | <ul style="list-style-type: none"> Nil |
| Basis of declaration | <ul style="list-style-type: none"> Annually adjustable based on actual turnover – minimum and deposit premiums apply |
| Important notes | <ul style="list-style-type: none"> Service Indemnity is in respect to Motor Vehicles only A Guard Dog Warranty applies A Hot Work Warranty applies |

Road Risks (Mandatory)

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| Cover | <ul style="list-style-type: none"> Comprehensive/Third Party Fire and Theft/Third Party Only Liability to third parties for bodily injury or damage to property: <ul style="list-style-type: none"> damage to property caused by a Private Type Motor Car – €30,000,000 any one claim any other claim – €2,600,000 any one claim Where Comprehensive cover selected, cover reduces to TPFT where provisional licence held less than 3 years (may increase to Comprehensive on request) |
| Geographical limits | <ul style="list-style-type: none"> Use outside the Republic of Ireland or Northern Ireland, (or during transit by sea between any of these territories) is limited to the European compulsory cover |
| Use | <ul style="list-style-type: none"> Use for the Insured's Motor Trade purposes, social domestic & pleasure |

Road Risks (Mandatory) *(continued)*

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| Drivers | <ul style="list-style-type: none"> • Option 1 <ul style="list-style-type: none"> • Open Drive (the Insured and any director, partner or employee of the Insured who is driving with the Insured's consent) • Option 2 <ul style="list-style-type: none"> • Named Driver (as declared) • Any person who is driving with the Insured's consent vehicles being used for tuition or for demonstration for purposes of sale provided such person is accompanied by the Insured or by a person in the Insured's employ • Any person who is driving with the Insured's consent vehicles being used for demonstration for purposes of sale while unaccompanied during business hours |
| Excess | <ul style="list-style-type: none"> • Where Comprehensive cover in place Windscreen and window breakage only - nil • €315 each and every claim for loss or damage |
| Principal inclusions | <ul style="list-style-type: none"> • Unaccompanied demonstration cover |
| Basis of declaration | <ul style="list-style-type: none"> • Non adjustable • Option 2 – Driver changes must be advised before cover is required |
| Important Notes: Optional extensions available | <ul style="list-style-type: none"> • Contingent liability • Insurance transfer extension • Vehicles Lent/Hired • Step back No Claims Bonus |

Commercial Legal Protection (Automatic)

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| Cover | <ul style="list-style-type: none"> • Employment disputes and financial compensation awards • Legal defence • Protecting property and bodily injury • Tax protection |
| Limit of indemnity | <ul style="list-style-type: none"> • €150,000 any one event • €1,300,000 any one period of insurance in respect of Financial Compensation Awards |
| Excess | <ul style="list-style-type: none"> • Nil |
| Important notes | <ul style="list-style-type: none"> • Administered by DAS Legal Expenses Insurance Company Limited |

Business Vehicle Legal Protection (Automatic)

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| Cover | <ul style="list-style-type: none">• Accident loss recovery and bodily injury• Policyholder's motor protection• Employees motor protection• Motor contract disputes |
| Insured vehicles | <ul style="list-style-type: none">• Any vehicle which is owned by, hired or leased to the Policyholder |
| Limit of indemnity | <ul style="list-style-type: none">• €63,487 any one claim |
| Excess | <ul style="list-style-type: none">• Nil |
| Important notes | <ul style="list-style-type: none">• Administered by DAS Legal Expenses Insurance Company Limited |

Professional Indemnity in respect of Insurance Mediation Activity (Optional)

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| Cover | <ul style="list-style-type: none">• Any claim in the conduct of your business first made during the period of insurance for any civil liability arising from:<ul style="list-style-type: none">• Negligent act or omission• Dishonest or fraudulent act or omission by past or present employees• Ombudsman awards |
| Limit of liability | <ul style="list-style-type: none">• €1,250,000 any one claim• €1,850,000 any one period of insurance |
| Excess | <ul style="list-style-type: none">• €500 each and every claim and each and every claimant |
| Basis of premium | <ul style="list-style-type: none">• Annual income – maximum income €100,000 in respect of insurance mediation activity |
| Important notes | <ul style="list-style-type: none">• Definition – Your Business:• The provision of service or advices by the Insured in relation to any Insurance Mediation Activity in connection with any insurance product relating to a motor vehicle |

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