



Core Appetite Series

Motor Trade Insurance

Our team of experienced motor trade underwriters are able to provide insurance solutions for many of your client's motor risks. You can also find some of our recent risks written within our product appetite overleaf.

Key Features

- 20 years' experience underwriting motor trade insurance.
- Property damage cover is on an all 'all risks' basis with full theft cover.
- Embedded equipment breakdown cover automatically included.
- Embedded legal expenses cover automatically included.
- A wide range of standard extensions.
- Engineering inspection is charged at a flat rate per premises.
- Uninsured loss recovery included automatically and cover includes hire assist; a hire vehicle provided free of charge for up to 14 days if your vehicle is stolen or not able to be driven due to fire damage.

Target Market



Vehicle sales (new or used)



Mechanical repairs and servicing



Body shops/paint spraying



MOT stations

For more information, please speak to your **local branch**.



Winner

Insurance Times Commercial Lines
Insurer of the Year



Winner

Broker Partner of the Year



Winner

Insurance Times Commercial Lines
Survey 2023, 5 Stars

Motor Trade



Recent Risks Written

Trade	Description
Main Dealership	We secured a multi marque main dealer incorporating new and used vehicle sales, mechanical service and repairs and MOT's. The risk is spread over 7 locations with varying exposures with typical sales forecourts, showrooms, workshops, and offices. We look to write good quality business that provides a lasting solution, and to demonstrate this commitment to our clients we were able to offer a long-term agreement.
HGV Bodyshop	Whilst we write motor vehicle body shops for cars and LGV's as a core trade, we were able to provide competitive terms and secure a specialist HGV body repairers and paint sprayers. The premises were modern, and the buildings incorporated several purpose-built spray booths suitable for HGV's and larger vehicles. We were able to secure this quality risk with terms that were appreciated by the broker and their client.
Classic Cars	Whilst this trade needs a closer review from us, we were able to provide competitive terms for this classic car sales, service and repairs and restoration. This was a modern classics risk with a maximum single vehicle value of £150k with a much lower average vehicle value. The risk was clearly good quality, and we were pleased to work with our brokers to secure the case.
Exhaust Manufacturers and Fitters	This risk is predominantly a vehicle exhaust suppliers and fitters, but there is also an element of exhaust manufacture with an element of exports to the US. We worked closely with our specialist Products Liability team and were able to offer winning terms on our Motor Trade contract. We were able to demonstrate our ability to underwrite a case where the activities were slightly outside of the normal Motor Trade remit, and where many of our competitors were unable to help.

Arch: Key Facts

Arch Insurance (UK) Ltd.
TOTAL GWP c.\$2.3B
UK EMPLOYEES 850+
UK REGIONAL HUBS 11

Arch Capital Group Ltd.
TOTAL CAPITALISATION \$18.4B
TOTAL GWP \$21.1B
TOTAL NET RESERVES \$16.1B
EMPLOYEES GLOBALLY 5,000
GLOBAL OFFICES 50+

FINANCIAL STRENGTH RATINGS

A.M. Best
A+

S&P
A+

Fitch
AA-

All data as at 31 December 2023.