



Ardonagh Advisory
Motor Trade Scheme

Summary

As a strategic insurer partner, Arch Insurance UK (Arch) are offering both TIB Advisory and Ethos Broking Offices a bespoke Motor Trade scheme to facilitate expanding the account.

Arch will offer a competitive quote for risks within their appetite with agreed scheme enhancements.

Ardonagh Advisory offices are encouraged to engage directly with their usual Arch local office on all new risk presentations. A one-page Arch risk appetite statement for Motor Trade is included so there is clarity on which motor trade risks Arch are able to quote on. Arch have also agreed to provide the following Service Level Agreement for this facility to Ardonagh Advisory offices:-

1. New Business

- Quote acknowledgement engagement ideally within 24 hours, but no later than 2 working days of receipt
- Contract certain quotes within 2 days of broker deadline
- New Policy documentation within 5 days of inception

2. Renewals

- Engagement within at least 8 weeks of renewal date, ideally within 3 months of renewal date
- Contract certain renewal invitation documentation with 21 days of renewal date or within 2 days of broker deadline.
- Contract certain renewal confirmation documentation issue within 5 days of renewal date.

3. Mid-Term Adjustments

Within 10 days of notification

Arch Motor Trade Appetite

NOTE: TARGET – APPLIES TO CARS, COMMERCIAL VEHICLES LESS THAN 7.5T GVW & MOTORCYCLES.

OTHER CATEGORIES OF VEHICLES ARE ACCEPTABLE SUBJECT TO BEING LESS THAN 20% OF THE OVERALL TURNOVER. IF OVER 20% IT BECOMES A SPECIAL ATTENTION RISK AND MAY OR MAY NOT BE ACCEPTABLE.

BUSINESS ONLY ACCEPTABLE IN THE UK, EXCLUDING NORTHERN IRELAND

TARGET	SPECIAL ATTENTION	DECLINE
Auto Electricians (as long as not purely mobile)	ECU Remapping – Will consider if less than 20% of turnover.	Accident Management Companies
Bodyshops/ Paint Spraying	Fuel Sales inc sales of sweets, cigarettes, etc - Will consider if less than 50% of turnover and there is a genuine target motor trade business.	Alloy Wheel Refurbishers
Fitters – Tyre/ Battery/ Exhaust/ Towbar (subject to normal levels of tyre stock in the premises. We don't want to insure a tyre warehouse that supplies the fitting premises. We also won't quote if supplying secondhand tyres)	Mobile Repairs – Will consider if less than 20% of turnover.	Auctions
LPG Conversions	Recovery work – Will consider if less than 20% of turnover.	Bus/ Coach operators
Manufacturing Specialist Bodywork (as long as not altering the chassis)	Windscreen/ Sunroof Fitting Specialists – Will consider if less than 20% of turnover.	Car Washes
Mechanical Repairs & Servicing	Valeting – Will consider if less than 20% of turnover	Credit Hire Risks

MOT Stations	Vehicle Import	Haulage Risks
Motor Accessory Fitters		Leasing Companies
Vehicle Sales (new or used)		Motor Brokers
		Public/ Private Hire (inc Chauffeurs)
		Racing/ Rallying Risks
		Recovery Operator
		Self-drive Hire
		Vehicle Breaking/ Dismantling
		Vehicle Collection
		Vehicle Delivery
		Vehicle Export
		Vehicle Manufacturers (including kit cars)
		Vehicle Wrapping (mainly cars)

Agreed Scheme Enhancements

COVER REQUEST	AGREED YES/NO/ALREADY INCLUDED	HOW	COMMENTS
PROPERTY DAMAGE			
Subsidence cover	Yes	Cover added to Schedule	
Full Theft Cover	Already Included	In wording already	
Day One 115%	Yes	Cover added to Schedule	
Perishable Goods	Yes	Cover added to Schedule	Will provide £350 limit, subject to £100 excess
Loss of Use (Customer's Vehicles) – NOT REQUESTED BUT OFFERED	Yes	By Endorsement	Increase from standard £25,000 in

			wording to £50,000.
Portable Hand Tools – NOT REQUESTED BUT OFFERED	Yes	By Endorsement	Increased from £1,000 limit for individual tool to £2,500.
Personal Effects – NOT REQUESTED BUT OFFERED	Yes	By Endorsement	Increased from £500 to £1,000.
Contents of Customers Vehicles	The sum insured is automatically included at £2,000 unless a higher amount is shown in the Schedule.	By Endorsement	Additional exclusive cover
Computers and Electronic Equipment	The sum insured is automatically included at £10,000 unless a higher amount is shown in the Schedule.	By Endorsement	Additional exclusive cover
AICOW	Yes	Cover added to Schedule	Will provide £50,000 and can be varied for a charge
Non-damage Denial of Access	Yes	By Endorsement	Will provide £25,000
24 months Indemnity Period	Yes	Cover added to Schedule	
Book Debts	Yes	Cover added to Schedule	Will provide £50,000 and can be varied for a charge
Failure of Public Utilities	Yes	Cover added to Schedule	Will provide £50,000 and can be varied for a charge. Franchise period 4

			hours for electricity, water and gas and 24 hours for telecomms
Declaration Linked	Already Included	Show on Schedule	
Unspecified Suppliers	Already Included	In wording already	
Loss of MOT Licence	Yes	Cover added to Schedule	Will provide £100,000 and can be varied for a charge (Increased from £50,000)
MONEY			
Wrongful Conversion	Yes	Cover added to Schedule	Will provide £25,000
Personal Accident Assault	Yes	By Endorsement	£20,000 for Death, Loss of Limb
GOODS IN TRANSIT			
Vehicles in transit	Yes	By Endorsement	Will provide £50,000 and can be varied for a charge
PUBLIC LIABILITY			
£5m limit	Already included	Standard limit and will show on Schedule	
ROAD RISKS			
Accompanied Demonstration	Already Included	Will show on Certificate	
Vehicles held for sale	Yes	By endorsement	Increase from standard £5,000 in

			wording to £10,000
Windscreen	Already Included	Cover added to Schedule	Although we say it is an extension we automatically add to all risks.
Low Claims Rebate	Yes		Will consider on risks £10k plus
LTA Options	Yes		Will consider on risks £10k plus subject to 40% loss ratio across whole policy
Unaccompanied Demonstration	Optional – This is important due to social distancing and we altered our stance at the start of the pandemic to provide on any risk that needed it.	Will show on Certificate	This is provided for a small additional premium