

Motor Trade Select Renewal Schedule

Your insurance policy is renewed from 28th March 2023.

Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.

Policy Number: 40/SM/29218082/03

Agreement Number: Not Applicable

Account Number: 40/49904

Insurance Adviser: Arthur J. Gallagher Ins Broker

The Insured: ELITE SERVICES LIMITED

Postal Address: UNITS 3 & 6
ADSWOOD INDUSTRIAL ESTATE
ADSWOOD ROAD
STOCKPORT
SK3 8LF

The Premises:	Premises Address(es)	Postcode
A	UNITS 3 & 6 ADSWOOD INDUSTRIAL ESTATE ADSWOOD ROAD STOCKPORT	SK3 8LF
B	UNIT 6A ADSWOOD INDUSTRIAL EST ADSWOOD ROAD STOCKPORT	SK3 8LF
C	1 STANLEY ROAD CHEADLE HULME CHEADLE	SK8 6PL

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

F/4085/4 STANDARD EXCESS

F/4199/2 MOTOR GARAGE CONDITION

F/4200/2 NO PORTABLE HEATING

Section 1. Material Damage

Sum Insured

Property at Premises A

PROPERTY INSURED

Buildings	£690,000 (£600,000)
Tenants Improvements	NIL (NIL)
Loss of Rent receivable / payable	NIL
Period of Rent	NIL
Stock (other than Vehicles)	NIL
All Other Property (other than Vehicles)	£180,550 (£157,000)
Self drive hire vehicles	NIL
All other vehicles	NIL

INNER PROPERTY LIMITS

Commercial loads of customers vehicles	£50,000
Portable hand tools (including hand held electronic vehicle diagnostic equipment)	£77,000
In vehicle entertainment equipment, MP3 players and mobile phones	£10,000
Property In Transit (excluding money)	£15,000
Exhibition cover	£15,000
Cigarettes, tobacco, CDs, DVDs, Wines & Spirits and clothing stocks	£2,500
Contents of customers' vehicles and personal property in any other vehicle	£5,000
Deterioration of goods	£1,000

MONEY LIMITS

Non-Negotiable Money	£250,000
Negotiable Money	
In Transit/in Bank night safe	£5,000
On Premises during Business Hours	£5,000

On Premises out of Business Hours	£500
In a specified locked safe out of Business Hours	£5,000
In Insured's personal custody	£500
Index Linking Does not apply	

Property at Premises B

PROPERTY INSURED

Buildings	£115,000 (£100,000)
Tenants Improvements	NIL (NIL)
Loss of Rent receivable / payable	NIL
Period of Rent	NIL
Stock (other than Vehicles)	£2,000
All Other Property (other than Vehicles)	£19,550 (£17,000)
Self drive hire vehicles	NIL
All other vehicles	NIL

INNER PROPERTY LIMITS

Commercial loads of customers vehicles	£50,000
Portable hand tools (including hand held electronic vehicle diagnostic equipment)	£15,000
In vehicle entertainment equipment, MP3 players and mobile phones	£10,000
Property In Transit (excluding money)	£15,000
Exhibition cover	£15,000
Cigarettes, tobacco, CDs, DVDs, Wines & Spirits and clothing stocks	£2,500
Contents of customers' vehicles and personal property in any other vehicle	£5,000
Deterioration of goods	£1,000

MONEY LIMITS

Non-Negotiable Money	£250,000
Negotiable Money	
In Transit/in Bank night safe	£5,000
On Premises during Business Hours	£5,000
On Premises out of Business Hours	£500
In a specified locked safe out of Business Hours	£1,500
In Insured's personal custody	£500
Index Linking Does not apply	

Property at Premises C**PROPERTY INSURED**

Buildings	NIL (NIL)
Tenants Improvements	NIL (NIL)
Loss of Rent receivable / payable	NIL
Period of Rent	NIL
Stock (other than Vehicles)	£10,000
All Other Property (other than Vehicles)	NIL (NIL)
Self drive hire vehicles	NIL
All other vehicles	NIL

INNER PROPERTY LIMITS

Commercial loads of customers vehicles	£50,000
Portable hand tools (including hand held electronic vehicle diagnostic equipment)	£10,000

In vehicle entertainment equipment, MP3 players and mobile phones	£10,000
Property In Transit (excluding money)	£15,000
Exhibition cover	£15,000
Cigarettes, tobacco, CDs, DVDs, Wines & Spirits and clothing stocks	£2,500
Contents of customers' vehicles and personal property in any other vehicle	£5,000
Deterioration of goods	£1,000

MONEY LIMITS

Non-Negotiable Money	£250,000
Negotiable Money	
In Transit/in Bank night safe	£5,000
On Premises during Business Hours	£5,000
On Premises out of Business Hours	£500
In a specified locked safe out of Business Hours	£1,500
In Insured's personal custody	£500
Index Linking Does not apply	

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

F/3023/5 FIRE EXTINGUISHING APPLIANCES

F/4043/3 KEYS REMOVAL

F/4107/2 MONEY IN SAFES

F/4197/3 PORTABLE HAND TOOLS

F/4216/4 Electrical Inspection Condition

Section 2. Motor Vehicle Road Risks

Property at Premises A

Basis of Cover

Comprehensive

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

F/4138/3 KEYS REMOVAL

F/4249/2 RTA Cover (Named Drivers) - Private Use for Specified Engine Size

Section 1. Material Damage - Floating Cover

Sum Insured

PROPERTY INSURED WHILST AT ANY INSURED LOCATION (other than Vehicles)	Stock (other than Vehicles)	NIL
All Other Property (other than Vehicles)		NIL (NIL)
Self drive hire vehicles		NIL
All other vehicles		£800,000
Index Linking		Does not apply

Section 6. Public and Products Liability

Limit of Indemnity	£5,000,000
Products Financial Loss Limit	£250,000

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

F/4843/1 Data Protection Act Extension

F/4990/1 Excess - PROPERTY DAMAGE

Section 7. Employers Liability

Limit of Indemnity £10,000,000

Section 8. Business Interruption

Item Description	Sum Insured
Gross Profit	£300,000
Indemnity Period : 24 Months	
Book Debts Limit of Indemnity	£500,000

Clause Details

F/4085/4 STANDARD EXCESS

For the following:

- A. damage (other than due to the effects of lightning, explosion, aircraft or to money) under Section 1 Material Damage; and
- B. loss of or damage (other than due to explosion) under Indemnity 2 of Section 2 Motor Vehicle Road Risks,

We shall not pay the first:

1. £150 of any claim due solely to the breakage of the windscreen or window, including any resultant scratching of the bodywork, of insured vehicles; and
2. £500 of any claim other than as stated in 1 above.

F/4199/2 MOTOR GARAGE CONDITION

It is a condition precedent to Our liability that:

1. all oily and/or greasy waste and cloths are to be kept within lidded metal receptacles and to be completely removed from The Premises once a week
2. all other hazardous and/or combustible waste be collected and bagged daily and removed from The Premises at the end of each working day
3. all highly flammable liquids (liquids with a flash point below 32 degrees centigrade) to be used and stored in compliance with The Control of Substances Hazardous to Health Regulations, 2002 (COSHH) and The Dangerous Substances and Explosive Atmospheres Regulations, 2002 (DSEAR).

F/4200/2 NO PORTABLE HEATING

It is a condition precedent to Our liability for Damage by fire or explosion that no portable heating (including electric fan heaters, lighted petroleum gas and paraffin fuelled heaters) is in operation on The Premises other than in office and canteen areas.

F/3023/5 FIRE EXTINGUISHING APPLIANCES

It is a Condition precedent to liability that You shall

- A. provide sufficient Fire Extinguishing Appliances at The Premises to comply with regulations under the Regulatory Reform (Fire Safety) Order or Fire (Scotland) Act 2005 or any legislation that subsequently replaces these
- B. maintain such appliances under annual contract with the suppliers, or as otherwise approved in writing by Us, for the purpose of ascertaining that they are in all respects maintained in proper working order
- C. remedy promptly any defect in such appliances

F/4043/3 KEYS REMOVAL

In respect of unoccupied Vehicles on The Premises, it is a condition precedent to liability that all points of access to the Vehicles are closed and secured by all the locks, windows fastenings and other protections and the Vehicle keys or key cards are removed unless the person in charge of the Vehicle is immediately beside that Vehicle and has only had to leave the keys or key cards in the Vehicle to enable work to be carried out.

During Business Hours Vehicle keys or key cards must be kept in a secure location.

Outside Business Hours, said keys or key cards must be removed from The Premises or if kept on The Premises - placed in a locked safe or cabinet and its key or keys removed from The Premises or if the person responsible for their safe custody lives on The Premises, removed to that part of The Premises in which the person actually lives.

F/4107/2 MONEY IN SAFES

Our liability for Negotiable Money in a specified safe is limited to the amounts set out below.

Premises, Safes/Strongrooms and Limits

Loc A, £5000

F/4197/3 PORTABLE HAND TOOLS

We shall not be liable for Damage resulting from theft or attempted theft unless all portable hand tools are stored in a locked tools chest(s), which are secured to the fabric of the building by chains approved to 'Sold Secure' Gold or a bar with a minimum thickness of 6mm and a closed shackle padlock conforming to at least CEN Grade 4, or protected by a method agreed by Us in writing, outside Business Hours or whilst The Premises are unattended.

F/4216/4 Electrical Inspection Condition

It is a condition precedent to liability in respect of Damage caused by fire or explosion that:

- A. unless a valid inspection certificate is already in place, the electrical system at The Premises (or that portion of The Premises for which You are responsible) shall be inspected and tested by 28/06/2020, unless agreed otherwise by Us in writing
- B. any defects found by inspection and testing as specified in A. above shall be remedied within 60 days of such inspection and testing, unless agreed otherwise by Us in writing

- C. any such inspection and testing shall be undertaken by:
- i. a member of the National Inspection Council for Electrical Installation Contracting, or
 - ii. a member of the Electrical Contractors Association, or
 - iii. a member of the Electrical Contractors Association of Scotland, or
 - iv. a competent person as agreed by Us in writing
- in accordance with the IEE Wiring Regulations for electrical installations, and that a completion and inspection certificate shall be issued following every inspection
- D. a copy of each completion and inspection certificate shall be retained by You and be available to Us at Our request
- E. any work specified on such certificate to ensure that the electrical installation meets the IEE Wiring Regulations shall be undertaken within 60 days of the issue of the certificate, unless agreed otherwise by Us in writing
- F. the electrical installation shall be re-inspected and re-tested
- i. within the timescale recommended on the completion and inspection certificate, or in the absence of any such recommended timescale within five years of the date of the last inspection
 - ii. immediately following refurbishment or structural renovation work
 - iii. immediately following any water damage affecting The Premises
- and that any defects found shall be remedied within 60 days of such re-inspection and re-testing, unless agreed otherwise by Us in writing.

F/4138/3 KEYS REMOVAL

In respect of unoccupied Vehicles, it is a condition precedent to liability that all points of access to the Vehicles are closed and secured by all the locks, windows fastenings and other protections and the Vehicle keys or key cards are removed.

F/4249/2 RTA Cover (Named Drivers) - Private Use for Specified Engine Size

Whilst any Insured Vehicle with an engine capacity exceeding 1600cc is being driven by or is in the charge of for the purpose of being driven by the person(s) below for social domestic and pleasure purposes Our liability under Section 2 Motor Vehicle Road Risks is restricted to provide the minimum indemnity required to comply with the laws relating to the compulsory insurance of motor vehicles in any country to which this Policy applies.

Any driver under 25

F/4843/1 Data Protection Act Extension

Section 6 - Public and Products Liability Extension 13 Data Protection Act is restated as:

We will indemnify You and at Your request any Employee or director or partner of the Insured against legal liability to pay compensation and claimants' costs and expenses in respect of distress under Section 168 of the Data Protection Act 2018 occurring as a result of a contravention of General Data Protection Regulation (GDPR) committed during the Period of Insurance within the United Kingdom and arising in connection with the Business provided that You are registered with the Information Commissioner's Office.

We will not pay for

- A. any distress caused by any deliberate act or omission by You the result of which could reasonably have been expected by You having regard to the nature and circumstances of such act or omission
- B. the payment of fines or penalties
- C. any distress caused by a Cyber Event
- D. the costs and expenses of replacing reinstating rectifying or erasing blocking or destroying any Data
- E. any distress caused by any act of fraud or dishonesty by You
- F. any legal liability arising from the recording, processing or provision of Data for reward or to determine the financial status of any person.

For the purposes of this Extension

Data includes but is not limited to Personal Data, facts, concepts and information, software or other coded instructions in a formalised manner useable for communications, interpretation or processing.

Personal Data means any information relating to an identified or Identifiable Natural Person.

An Identifiable Natural Person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

Cyber Event means

- a.any unauthorised Processing of Data by You
- b.any breach of laws and infringement of regulations pertaining to the maintenance or protection of Data
- c.any Network Security Failure in Your Sphere

Processing means any operation or set of operations which is performed on data or on sets of data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaption or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

Your Sphere means any system or device leased, owned, operated, or lost by or which is made available or accessible to You for purpose of Processing Data.

Network Security Failure means any non-physical and technological failure of computer system security or other technological security measures leading to unauthorised access and/or theft of Data, loss of operational control of Data, transmission of virus or malicious code and/or denial of service.

Our liability under this Extension shall not exceed £250,000 in the aggregate during the Period of Insurance inclusive of the amount of all claimants' costs and expenses and all costs and expenses incurred by Us or with Our written consent in connection with the defence of any claim.

F/4990/1 Excess - PROPERTY DAMAGE

Section 6 - Public and Products Liability does not cover the first £500 of all compensation costs and expenses payable in respect of each occurrence of loss or damage to property.