

Motor Traders Policy Summary

The following is a summary of the key features, benefits, and significant limitations of the policy provided by Quinn-direct Insurance Limited. Full terms and conditions of cover can be found in the policy document. This summary is intended as a generic document, the purpose of which is to outline the general scope of cover provided under our standard policy.

Policy Type & Cover Provided

The purpose of this policy is to provide cover as required by anyone working in the Motor Trade Industry. The standard policy includes Road Risks, Liability and Property cover. The standard policy duration is twelve months however longer term policies can be provided.

Significant Features & Benefits of the Policy

- Motor Trade Road Risks which include Loss or Damage to the Vehicle and Liability to Third Parties.
- Motor Trade Internal Risks which include Loss or Damage to own vehicles, Liability to Third Parties occurring on the premises and Loss or Damage to customers vehicles.
- Driving for Demonstration or Tuition for the purpose of sale.
- Cover can be extended to include Money, Glass, Theft, Sprinkler Leakage and Subsidence.

Significant & Unusual Exclusions or Limitations

- Depreciation, Wear & Tear.
- Test Drive unless accompanied by an employee of the insured.
- Aircraft, Aerial Device, Hovercraft or Watercraft.
- Incidents occurring outside the Territorial Limits
- Loss of use.

Please refer to the policy document for full details of the policy, and also the limitations and exclusions that apply. Optional extensions to these policies will incur additional benefits, limitations, and exclusions. In the event that you choose to extend the standard policies, please refer to the full policy documents.

Cancellation Rights

The Insured may cancel the policy at any time by writing to Quinn-direct Insurance Limited. Full details of charges that may be incurred and applicable refund procedures are detailed in the policy document.

Claims Notification

Please call 0845 850 0845 to notify a claim.

Complaints

We aim to give you the highest standard of service at all times. If at any time you feel dissatisfied with the service provided or feel that you have cause for complaint, you should write to:

The Customer Services Manager
Quinn-direct Insurance Limited
Dublin Road
Cavan
Ireland

If following our response to your complaint you are not fully satisfied with the outcome you may contact the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

In the event that we are unable to meet our obligations you may have entitlement to compensation through the Financial Services Compensation Scheme (FSCS). The FSCS can be contacted on 020 7892 7300. Further information is available on the website www.fscs.org.uk.

Quinn-direct Insurance Limited is registered in Ireland, registration number: 240768. We are authorised by the Financial Regulator and regulated by Financial Services Authority for the conduct of UK business, registration number 202942, which can be checked at www.fsa.gov.uk/register or by calling the FSA on 0845 606 1234.