

Policyholder: P A Day & A J Wharton t/a -
Date Prepared: Northwood Auto Services
Broker Reference: 15 September 2011
Insurer: NORT06/MT01
Policy Number: NIG Insurance
Risk Locations: Road Risk number 005327803
Renewal Date: Internal number 005324105
24th October 2011

MOTOR TRADERS COMBINED POLICY

RISK LOCATIONS:

Whittles Yard
Rear of 14 – 24 Hallowell Road
Northwood
Middlesex
HA6 1DN

BUSINESS DESCRIPTION: Motor Vehicle Servicing and Repair

Material Damage Section

Cover

Commercial "All Risks" of Loss or Damage to Property at the Premises including Theft involving forcible &/or violent entry to or exit from the Premises.

Location 1:

Sums Insured/Declared Values

▪ Buildings	£160,000
▪ Stock (excluding vehicles)	£ 5,000
▪ Machinery, Plant & All Other Contents	£ 40,000
▪ Computer Equipment	£ 1,000
▪ Own Vehicles	£ 20,000
▪ Customers Vehicles	£ 50,000
▪ Stock in Transit	£ 1,000
▪ Portable Hand Tools (<i>max £5,000 per employee</i>)	£ 11,000

A "Day One" non-adjustable inflation provision applies to all items other than Stock at up to 125% of the Declared Value shown above.

Excesses

£250 In respect of each and every loss.

£1,000 In respect of Subsidence, Ground Heave and Landslip

Endorsement, Conditions and Warranties

- Welding Condition
- Portable Heater Exclusion
- Paint Spraying

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Business Interruption Section

Cover

Shortfall in Gross Profit &/or Increased Costs of Working necessarily and reasonably incurred in consequence of Loss or Damage insured under the Material Damage or Theft sections of the policy referred to above.

Estimated Annual Gross Profit: £200,000

Maximum Sum Insured: £274,393

Maximum Indemnity Period: 12 Months

Declaration linked basis:

The Sum Insured can be up to 133^{1/3}% of the estimate to allow for fluctuations in levels of trading. At the expiry of the insurance period, the achieved level of gross profit is declared and the premium is adjusted accordingly.

Gross Profit Definition:

The amount by which:

- a) The sum of the amount of the Turnover and the amounts of the Closing Stock and Work in Progress shall exceed
- b) The sum of the amounts of the Opening Stock and Work in Progress and the amount of Specified Working Expenses

Specified Working Expenses

- Purchases
- Discounts Received
- Freight Costs
- Packaging
- Bad Debts

Extensions

- Public utilities
- Restriction of access

Employer's Liability Section

Cover

Legal Liability of the Insured in respect of Death, Bodily Injury or Illness occasioned to employees in the course of the Business.

Limit of Indemnity: £10 Million in any one occurrence.

Premium based on the following estimates of wages including employer's NI, adjustable on declaration;

Northwood Autos

Motor Traders Combined

Noyce Livett Ltd

St Georges House, 10 Chamberlain Road, Aylesbury, Bucks, HP19 8DY
Tel: 01296 489768 / Fax: 01296 425444
E-mail: postmaster@noyce-livett.co.uk

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1. Total Wageroll £97,000

Public & Products Liability Section

Cover

1. Public Liability

Legal Liability of the Insured in respect of Death, Bodily Injury or Illness occasioned to Third Parties or Damage caused to Third Parties' property.in the course of the Business specified in the policy.

Limit of Indemnity: £5 Million any one event.

2. Products Liability

Legal Liability of the Insured in respect of Death, Bodily Injury or Illness occasioned to Third Parties or Damage caused to Third Parties' property.caused by goods sold or supplied.in the course of the Business specified in the policy.

Limit of Indemnity: £5 Million in any one event, and in the aggregate in any one period of insurance.

Premium based on the following estimates, adjustable on declaration;

Turnover £400,000

Endorsements, Conditions and Warranties

- An excess of £250 applies in respect of damage to third parties' property.

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Money Section

Description	Limits of Liability
Crossed cheques, crossed Girocheques, crossed postal or money orders, crossed banker's drafts, unused units in postage stamps & franking machines, stamped National Insurance cards, National Savings stamps or certificates, Premium Bonds, credit and debit card sales vouchers and VAT purchase invoices.	£250,000
Money (other than as described above)	
a) In the Premises outside business hours and not contained in a securely locked safe or strongroom.	£250
b) In the private residence of the insured or any authorised partner, director or employee of the insured.	£250
c) In the Premises outside business hours contained in the undenoted securely locked safes or strongrooms.	£2,000
d) Any other loss of money	£2,000
e) Safes or strongrooms (as described above), stamp franking machines, approved security cases, bags or waistcoats. or replacement	Cost or repair
Estimate of annual amount of money in transit:	£90,000
Personal Accident (Assault) extension;	
a) Capital sum in respect of Death, Loss of Limb(s)/Eye(s) and Permanent Total Disablement	£10,000
b) Weekly benefit over 52 104 weeks in respect of Temporary Total Disablement	£100

Warranty

Cash in transit to be accompanied as follows:-

<u>Amount</u>	<u>no. of able bodied adults</u>
Up to £2,500	1 or more
£2,501 - £5,000	2 or more

Main Exclusions

- Loss from an unoccupied vehicles
- Loss by theft by any director, partner or person employed not discovered within fourteen days of its occurrence

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Road Risks Section

Cover: Comprehensive
Excess: £250 reducing to £50 in respect of Windscreens
Trade plates: None
Vehicle Limit: £35,000

Own vehicles:

<u>Make</u>	<u>Registration</u>	<u>Value</u>
Jaguar XJ6 4.6	796 DAY (1996)	£10,000
Ford Mondeo 2.0	P580 ULA	£ 2,000
Volvo V70	WL07 FFO	£15,500

SORN

Iveco Ford Daily	M546 NNT	£10,000
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Drivers:

<u>Name</u>	<u>Age/D.O.B</u>	<u>Use</u>	<u>Claims/Convictions</u>
Tony Wharton	63	Bus/SD&P Use	None
Paul Day	56	Bus/SD&P Use	None
Dave Smith	58	Business Use	None
Mark Watson	42	Business Use	DR10 Nine Month Ban W.E.F. 11.10.04
James Western	21/12/74	Business Use	DR10 12 Month Ban W.E.F. 08/04/04

Extensions: Windscreen

Endorsements, Conditions and Warranties

- Additional Increased Excess of £250 applies in respect of Mark Watson and James Western.

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Legal Expenses

Cover

Legal Expenses, Awards of Compensation and Compensation Awards incurred by the Insured in the pursuit or defence of any claim or legal proceedings, made, brought, commenced and notified to and accepted by the insurers in respect of the following: -

Limits of Indemnity	
▪ Criminal Prosecutions	£100,000
▪ Employment	£100,000
▪ Taxation	£100,000
▪ Property	£100,000
▪ Data Protection	£100,000

Limits of Indemnity

£250 Excess applies to each of the above.

Statutory Inspection

Cover

Periodic inspection and issue of reports in accordance with statutory requirements

Interest

- 1 x Air Receiver
- 2 x 2 Post Vehicle Lifting Tables
- 2 x 4 Post Vehicle Lifting Tables
- 1 item of miscellaneous lifting tackle
- Manual Floor Crane
- 2 x Jacking Beams
- 4 x Trolley Jacks
- Spectacle Lift Fitted to Vehicles
- Electric/Hydraulic Winch
- Transmission Jack
- Vertical Welded Air Receiver

Endorsements Applying to the Whole Policy

- Year 2000 Date Recognition Exclusion
- Terrorism Exclusion