

# Motor Trade

## Why you need Motor Trade Insurance

**For any motor trade business, there are legal requirements in the United Kingdom to have certain insurance policies in place, with two fundamental elements of cover you need to be aware of.**



### Road Risks

To legally drive on UK roads, you must have a minimum of Third-Party vehicle insurance in place by law- i.e., driving a customer vehicle after a repair to ensure fault is resolved.



### Employers' Liability

This is also a legal requirement if you have at least one employee, and includes many types of sub-contractor, too. If you are caught without cover, you can be fined up to £2,500 per employee, per day.

*"I have happily recommended Ascend to a number of my clients. They have always been prompt, supportive, friendly and, most importantly, competitive. I have no hesitation in continuing to recommend them."*

*"Ascend are a very knowledgeable and helpful broker. I was approached by them in January this year as our renewal was due, they went through everything we needed, nothing was rushed and they spent a lot of time getting us the full cover we needed. I would highly recommend using them."*

At Ascend, we have our dedicated experts who are able to provide solutions from start-ups through to multi-site locations and can even arrange self-insurance programmes for the larger operator.

We appreciate the challenges the motor industry faces, from sole traders to nationwide dealerships. With this in mind, we have bespoke Motor Trade Insurance which is tailored towards your trade activities, and we will build a policy to your specific cover requirements from a panel of our A rated insurers. We will highlight any differences in cover between insurers, and ensure you are confident in your own insurance cover.



Liability



Road risks



Property damage



Risk management

## Providing bespoke insurance for:

Main dealerships	✓
Service and repair workshops	✓
MOT stations	✓
Roadside recovery	✓
Tyre fitters	✓
Vehicle collection & delivery	✓
Auction houses	✓
And more	✓

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*Have you lost that personal relationship? Is it time for a change?*

