

Motor Trade -Scope of Cover Slip

1. Description of vehicles

- (a) Any motor vehicle the property of the Policyholder
- (b) Any motor vehicle in the custody or control of the Policyholder

in connection with their business as a Motor Trader but excluding

- any steam driven vehicle
- any Goods-carrying Vehicle whilst being used for hire or reward but use
 - (i) of Recovery Vehicles licensed under the Recovery Vehicle Taxation Class
 - (ii) under a trade plate for the carriage of goods for demonstration purposes

in accordance with the regulations applicable to such licences is not deemed to be use for hire or reward

- any vehicle hired by the Policyholder under a hire purchase, leasing or contract hire agreement to any partner, director or Employee of the Policyholder unless the vehicle is in the Policyholder's custody or control for sale, repair, servicing, cleaning, maintenance, inspection, testing, alteration or treatment
- any vehicle used in connection with any Self-drive Hire, leasing or contract hire business operated by the Policyholder, while such vehicle is hired or leased to a customer of the Policyholder

2. Persons or Classes of Persons entitled to drive

- 1. For demonstration, tuition or official test:
- (a) The Policyholder or any partner or director of the Policyholder or any person in the Policyholder's employment in connection with the Policyholder's business as a Motor Trader who is driving on the Policyholder's order or with the Policyholder's permission.
- (b) Any other person who is driving with the Policyholder's permission.
- 2. For the Policyholder's business as a Motor Trader
 - The Policyholder or any partner or director of the Policyholder or any person in the Policyholder's employment in connection with the Policyholder's business as a Motor Trader who is driving on the order of or with the Policyholder's permission.

- 3. For social, domestic and pleasure purposes:
 - The Policyholder or any partner or director of the Policyholder or their spouses or any person in the Policyholder's employment in connection with the Policyholder's business as a Motor Trader who is driving with the Policyholder's permission.
 - The Policyholder or any partner or director of the Policyholder may also drive any vehicle
 - (i) not owned by or in the custody or control of the Policyholder in connection with The Business
 - (ii) not owned by or hired under a hire purchase, leasing or contract hire agreement to such partner or director.Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

3. Limitations as to Use

- (a) Use for the Policyholder's business as a Motor Trader.
- (b) Use for social, domestic and pleasure purposes
- (c) Use for social, domestic and pleasure purposes by, or for the business of, any customer or prospective customer of the Policyholder, while using a vehicle for demonstration purposes.

Exclusions

- for the carriage of passengers for hire or reward (other than in a Recovery Vehicle in the circumstances permitted under Recovery Vehicle Taxation Class)
- in any competition, trial, performance test, contest or race (whether formal, informal or impromptu), or trial of speed, including off-roads events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track (formed or otherwise), or on a road or elsewhere, and regardless of any statutory authorisation of any such events
- whilst drawing a greater number of trailers than is permitted by law
- to secure the release of any motor vehicle which has been seized by or on behalf of any government or public authority which was not the property of the Policyholder or in his custody or control at the time of seizure.