

# SIMI Motor Trade Insurance

Comprehensive  
protection,  
flexible cover

from people who've been  
protecting Ireland's motor  
traders for 40 years

Exclusive  
to SIMI members



## Comprehensive protection, flexible cover

We've been protecting SIMI motor traders for over 40 years.

Now our enhanced policy makes it even easier to get the right cover for your clients business.

SIMI Motor Trade Insurance is managed by Willis Towers Watson and underwritten by Aviva.

- **EXCLUSIVE** – cover limits, finance and discounts; available to SIMI members only.
- **NEW** – a simplified statement of fact process, designed to make life easier for you & your clients.
- Right cover at the right price.
- Specialist claims team based in Ireland.
- Expert risk management support. We're ready if required to help you and your client's identify and reduce risk with best practice guidance on health and safety, environmental issues and fire prevention.
- One-stop shop taking away the need for multiple policies with different Insurers.
- Rewarding clients risk management with no claims discount on public liability and road risk sections of the policy.

# Choose the protection you need

## Public and Products liability (€6.5M)

cover for legal liabilities related to bodily injury, damages or costs following an incident involving a member of the public.

## Defective workmanship (€2.6M)

cover for legal liabilities related to vehicle servicing.  
Higher limits available on request.

## Employer's liability (€13M)

cover for legal liabilities arising from bodily injury or illness sustained by your employees while working.

## Property, equipment, machinery and stock damage

includes damage to premises, stock, lifting equipment, bench tools, portable tools, and office equipment.

## Motor and road risk

includes business and customer motor vehicles, and accompanied and unaccompanied demo drives.

## Extensions

Business Interruption;  
Money; Legal protection;  
Professional Indemnity.

### Increased cover

## Business interruption extensions

**cover increased** from €13,000 to €30,000 across: prevention of access; public utilities; loss of attraction; and suppliers and customers.

### Increased cover

## Replacement locks

**cover increased** from €2,500 to €10,000.

### Increased cover

## Reinstatement of computer records

**cover increased** from €13,000 to €30,000.

### Increased cover

## Stock in transit

**cover increased** from €5,000 to €7,500.

## Exclusive preferential payment plan

available to  
SIMI members only.

## Discounts to effect sale

indemnity against any reasonable reduction you need to make to the sale price of an insured vehicle should it suffer damage.

## Fire brigade/landscape garden damage

cover for damage caused by fire brigade equipment or personnel when fighting a fire.

### Increased cover

## Loss of use (vehicles)

**cover increased** from €700 to €2,000 when a customer is deprived of the use of their vehicle following damage at your premises.

### Increased cover

## Court attendance

**cover increased** from €200 to €300 for employees, and €500 to €600 for directors.

Broker commission rates	
Motor	5%
Liability	14%
Material damage/Business interruption	15%

To find out more, please contact the Willis Towers Watson sales team

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“Wide Covers ,value for money & efficient claims service - the SIMI scheme allows me to concentrate on business .”

Liam Denning, Dennings Cars.

Cover underwritten by Aviva Insurance Ireland DAC.

Acceptance criteria, terms and conditions apply. Information correct at time of print, January 2023.

Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland.

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