



Motor Trade Risk Appetite

A Rated Insurer:

All of our Motor Trade policies are underwritten by AXA Insurance dac. Registered in Ireland, number 136155. Registered Office: Wolfe Tone House, Wolfe Tone Street, Dublin 1.

We have two policies, Motor Trade Road Risks (MTRR) and Garage Combined (GC). They can be taken out together or as stand-alone policies.

Target Occupations:

- Repairs/Servicing
- Car Sales
- Auto-electricians
- Tyre Fitters
- Panel Beaters
- Motor Assessors
- Valeters (further info below)
- Windscreen Repairs/Fitting
- Main Dealers
- CVRT Centres
- Agricultural Vehicles/Machinery Sales/Repairs
- Part-time Traders (further info below)

We are open to considering all non-standard risks also and welcome your submissions at MT@kennco.ie.

If you have a hard-to-place risk we will try to work with you.



Part-time Traders:

We can offer terms to people who are involved in the Motor Trade on a part-time basis, provided that they are genuine Motor Traders and their other occupation falls within our Acceptance Criteria.

Unacceptable secondary occupations may include but are not limited to:

- ✓ Taxi drivers
- ✓ Couriers
- ✓ Professional Drivers
- ✓ Policyholders who are required to drive during the course of their other occupation**

**If the Insured is required to drive during the course of their other occupation, we may consider quoting but will require evidence that they have a separate motor policy in place.

If Additional Business Use is required please contact KennCo including detail on the nature of the work, the vehicle(s) driven, and the mileage involved.

Refer to KennCo for further details.

Valeters

We are not keen on valeters trading from home and will favour established valeters who have been trading more than 3 years with a Motor Trade bonus, and who have a bona fide premises.

We recommend that valeting risks are referred to KennCo with as much of the above information included as possible.

We are open to considering all genuine traders however and welcome further information on a risk by risk basis.

Occupations which must be referred:

The below are likely declines however we are always open to brokers who wish for us to review a risk in more detail. If you would like to make a case please contact us.

- 100% Recovery
- Vehicle Recovery as an ancillary party of the business where there are Garda Contracts
- Cover for Vehicle Leasing/Hiring
- Car Dismantlers, Breakers' Yards, Salvage Dealers (we may on occasion quote for MTRR only for dismantlers depending on years trading, claims history, vehicles owned, drivers, etc.)
- Those Running Car Auctions



Please note that the above lists are not exhaustive and we are happy to review any risk that you have. Please call the Motor Trade team on 01 4998318 with any queries, or e-mail MT@kennco.ie.

Any and all queries are welcome, and if you are unsure whether the risk you have is one we would quote for, please forward it to us for review.