

Motor Traders Road Risks or Fleet Cover

- Comprehensive, Third Party Fire and Theft and Third Party Only options
- Business and Social Use
- Vehicles – Any vehicle the property of the insured or in his custody or control
- TPPD LOI - €30m for private cars and €6.5m all other vehicles
- Gross Vehicle Weight up to 40 Ton
- Vehicle limit of Indemnity €150,000
- Replacement locks -€2,500
- 6 Yr NCD available
- Step-Back No Claim Bonus – as standard
- Fire Brigade fees - €10,000
- €500 ADF&T standard excess – increased to:
€1000 for Provisional Licence Holder aged 17 – 20
€1000 for Provisional Licence Holder aged 21 – 24
€750 for Provisional Licence Holder aged 25 and over
- Facility to include directors own cars under the MTRR directors
- Third Party Contingent Liability
- Unaccompanied Demonstration/Tuition – limit €100,000 - €750 excess
- Windscreen Cover where Comprehensive cover operative - €400 limit any on incident or €800 in any one policy period
- Liability to and of Passengers
- Drivers as submitted - Open Driving own employees 25 to 70 years automatically
- Automatic Trailer Cover for attached and detached

About MBC Insurance

Established in 1982, MBC Insurance is a leading mid-sized Insurance Brokerage operating nationwide from there offices in Cork & Kerry. With our years of experience we are able to place the smallest shop to the largest commercial risk and guarantee a quality cost effective service. We have invested heavily in the latest technology and computer software to ensure that we offer products, services and schemes from our panel of insurers to our customers.

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Farm & Construction Machinery Dealers Insurance Scheme



Specialist Exclusive Insurance Scheme

Summary of Policy Cover Available

Key Covers:

- Contingent Third Party Motor Insurance cover for mechanically propelled vehicles hired out to customers
- Contingent Accidental Damage, Fire & Theft Cover for equipment hired out to customers
- Goods in Transit Cover
- Defective Workmanship/Service Indemnity
- Cover extended to include items in a compounded area

Property Section:

- Material Damage All Risks
- Fire Brigade Charges - €10,000
- Removal of Stock debris
- Cover for Vehicles on Forecourt or in Compound - €2500 excess
- Contingent Accidental Damage Fire and Theft cover for Equipment hired out to customers Subject to €2500 ADF&T excess and €100,000 limit each and every loss
- Reinstatement following Loss
- Replacement Locks - €2500
- Personal effects - €1500
- Employees tools - €2,750 any one person subject to €5,500 any one loss
- 50% Day One basis - on Buildings and Machinery only
- Glass all fixed internal and external glass
- Computers cover including
 1. Increased Cost of Working and - €15,000
 2. Reinstatement of Data - €15,000

Business Interruption:

- Consequential Loss based on Gross Profit Sum Insured
- 12 Months Limit of Indemnity
- Cover: As per the Property section including
- Public Utilities - limit €25,000
- Denial of Access - limit €25,000
- Customer Extension - limit €25,000
- Suppliers Extension (EU only) - up to a maximum of €25,000

Goods in Transit Section:

- Goods in Transit - Max Value €150,000 any one load
- Section Excess - €2,500
- Territorial limits - Ireland, UK & Europe

Money Cover:

- Crossed cheques, giro, postal orders, money orders, bankers drafts
 - Credit card sale vouchers - €375,000
 - Money in till between 8.00am and 9.00pm - €700
 - Personal Assault: Contingencies - €20,000
- ## Computer Equipment Section:
- Computer and Telecommunications Equipment - Reinstatement Basis
 - All risks cover on portable diagnostic computers

Employers Liability Section

- Split between Clerical, Manual and Others
- Compensation for Court Attendance - €500 Director, €350 Employee
- Property Repairs Automatic
- Cover for Working Directors Note: Full details of Payroll required including working directors salaries

Public Liability, Products Liability and Service Indemnity:

- Public Liability - Limit of indemnity €6,500,000 as standard
- Products Liability and Service Indemnity - LOI €2,600,000 subject to €1,000 excess

Are you covered?

