

Explanatory Notes

These notes briefly highlight some of the important conditions of the AGD Used Car Dealer Pack policy wording and are necessarily incomplete. Please refer to the policy document for full details.

Sub Limits

The sub limits shown on the proposal form are as per the standard AGD Used Car Dealer Pack policy wording. Any variation required will need to be referred for consideration.

Sections 1 & 2 – ISR & Business Interruption

Any request for cover for flood or fusion will need to be referred for consideration

Section 3 – ISR Crime

Theft of vehicles by use of their own key is excluded unless key taken from locked safe, approved key cabinet or by threat of force or violence.

Theft of vehicles by trickery or false pretences or fraudulent conversion is excluded, this includes payment by stolen or forged bank cheques.

Section 5 – Public/Products Liability

Theft including damage to vehicles in physical or legal control resulting from the use of their own key is excluded unless key taken from a locked safe, approved key cabinet, or by threat of force or violence.

Any request for cover for faulty workmanship (reperformance) will need to be referred for consideration.

Section 6 – Commercial Motor

Cover is available for loss or damage to vehicles:

- (i) held as stock or on consignment, where legally responsible, in the care of authorised drivers. This cover is intended for vehicles being driven by potential purchasers and others having the authorised use of stock vehicles. Loss or damage at the situation, adjacent to the situation or temporarily removed for display, service or repair is excluded. Cover for these contingencies is available under the ISR and ISR (crime) sections.
- (ii) Specified and owned privately. This cover is intended for vehicles, other than stock vehicles, as would be insured under usual commercial motor vehicle terms.

Performance vehicle excess applies to all defined performance vehicles, in addition to basic or age excess.

Test or demonstration vehicles stolen or damaged by a bailee is excluded unless accompanied by an employee or a copy of a driver's licence and another form of identity is recorded by the dealer.

Quotation Requirements

Completion of the Proposal/Quotation Slip is required for us to provide a quotation. Digital photos may assist us.