



AUTOTRADE

UNDERWRITING MANAGERS

Unique

Short Term Insurance **Motor Trade Specialists**

PRODUCT SHOWCASE

Auto Trade Underwriting Managers (Pty) Ltd (Auto Trade) and Bryte Insurance Company Limited are authorised Financial Service Providers, FSP Numbers 5232 (Auto Trade) and 17703 (Bryte). Auto Trade is a duly authorised underwriting manager for and on behalf of Bryte the short-term Insurer.



Insurance Company Limited



ALL Motor Trade Risk Classes

Just another Quality Solution provided by AutoTrade

So what makes this product one of immense quality and in numerous respects very unique?

Assets Related Cover

Automatic

(unless where stated as **optional** hereunder)

- **Fire Section** – A level of cover for rent, all contents of a building and vital certain external property cover such as cover for signage, shade netting / carports and all types of perimeter protection.
- **Fire Section** – Plant and machinery surge damage cover by whatsoever cause as well as cover for loss of water following accidental leakage.
- **Office Contents Section** – Rent, documents, legal liability in respect of documents, increase in cost of working and theft by forceable and violent entry / exit cover each up to 25% of the sum insured of A - Contents and with the burglar alarm warranty only applying to claims or any portions of claims in excess of R25,000.
- **Business Interruption Section** – Additional increase in costs of working, wages and all available extensions cover (other than the specified and accidental damage extensions).
- **Theft Section** – R50,000 additional damage to buildings and R50,000 “malicious damage” cover, a watchman extension following compromise of normal security protections and with the burglar alarm warranty only applying to claims or any portions of claims in excess of R25,000.
- **Money Section** – Bank card fraud cover, R10,000 cover in respect of all relevant minor limits and extensions (other than the clothing extension which is limited to R5,000, the Petrol Attendant Extension which is limited to R2,500 and the riot and strike extension) and collectors and roundsman cover up to R50,000.
- **Glass Section** – First loss basis of cover and cover for all external and internal glass, mirrors and signwriting regardless of the thickness thereof.
- **Fidelity Section** – Computer losses and costs of recovery cover.
- **Business All Risks Section** – Cover for reinstatement of data, incompatibility and for software parts and accessories cover relating to specified items.
- **Business All Risks Section** – We are able to assist in utilising this Section to provide an **optional** immensely wide form of asset cover in respect of particular items and where there is a particular need that is not ideally addressed by the other offered sections of cover. Some examples of common needs that are perhaps ideally covered under this Section and for which we provide solutions are:
 - Diagnostic and other portable plant, machinery and equipment;
 - Unspecified stock already fitted to a customer’s vehicle;
 - Unspecified tools and equipment, unspecified customers personal effects and or unspecified advertising material and equipment.
 - Cover for just certain parts of a whole high valued unit where such isolated parts are particularly susceptible to perils such as surge other than by lightning or theft without forceable and violent means.
- **Motor Section** – Tyre, roadside assistance and car hire cover (the last two are dependent on the class of business) and, where applicable, a “tailor-made” basis of indemnity in respect of specifically adapted “tow trucks” and cover for motor third party liability arising out of the tool of trade forming part of the vehicle and arising out of towing for reward.
- **Electronic Equipment Section** – Unspecified electronic data processing equipment cover and cover for all related software, parts and accessories and all standard extensions and with the burglar alarm warranty only applying to claims or any portions of claims in excess of R25,000.



Vehicles owned by and or entrusted to the Insured related cover

Automatic

(unless where stated as **optional** hereunder)

- **Fire Section** – A level of cover for vehicles even where not selected and cover for vehicles in the open.
- **Fire Section** – A non-generic circumstance specific basis of indemnity applies to claims and there is cover for all types of vehicles including cycles, small craft and caravans (the latter two points are also applicable to the Theft and Motor Traders Sections).
- **Theft Section** – A level of cover for vehicles even where not selected, no policy requirement for vehicle key control during business hours and cover for vehicles in the open and whilst in open buildings during the day yet subject to forceable and violent means.
- **Theft Section** – **Optional** cover for theft of vehicles without forceable and violent means, premises specific “all risks” cover for vehicles locks keys access cards and sound equipment as well as cover for vehicles general parts and accessories yet subject to forceable and violent means and all of the abovementioned Theft Section covers shall apply even if the vehicle is more specifically insured.
- **Defective Workmanship Cover** – Cover for resultant damage, caused by an act error or omission on the part of the Insured, to a third party’s vehicle and with only the cost to rectify or recall the actual defective work not being covered, and cover for defective workmanship “coming to light” whilst the vehicle is still in the custody care and or control of the Insured.
- **Motor Traders External Section** – Cover whilst any permanent employee drives vehicles for business purposes of the Insured as well as cover for all applicable extensions including yet not limited to the loss of use, windscreen and unauthorised use extensions.

- **Motor Traders External Section** – Cover where vehicles are entrusted to sub-contractors and or whilst vehicles are being towed on behalf of the Insured, cover for vehicle parts and accessories, for incidental social domestic and pleasure use by directors and management where such use arises in the course and scope of a business activity, and **optional** cover where vehicles are entrusted to casual drivers.
- **Motor Traders Internal Section** – Cover for the lifts and hoists (with a lift / lift capacity of up to 4 metres), windscreen, work away and our loss of use extensions, for damage to property being worked upon and directly resulting from such work, and cover for vehicles in the custody care and or control of the Insured under the own damage section (thus not requiring legal liability for cover to operate).

Kindly Note That:

1. The abovementioned content is merely an outline of the product’s content and certainly does not embody the complete basis and or inter alia the terms, exceptions, conditions, limitations and or sums insured of the covers. Furthermore, the abovementioned covers are inter alia dependent on the sections of cover under which they fall being chosen. Kindly contact AutoTrade for full details in this regard.
2. For full detail on AutoTrade and what distinguishes us see our website www.atu.co.za or, even better yet, let us know when and where one of our specialists can meet with you in order to evidence the quality and uniqueness of our approach.

Tailormade Risk Solutions

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Directors: DB Geffroy (Managing), WJ du Plessis
Auto Trade Underwriting Managers (Pty) Ltd.
Co. Reg. No. 2003/031971/07 | FSP 5232



Fuel Retailer Product

Just another Quality Solution provided by AutoTrade

So what makes this product one of immense quality and in numerous respects very unique?

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- All the covers detailed on our All Motor Trade Risk Classes Product Showcase apply to this product.

Fire Section

- A R50,000 fatal injury extension.
- A R50,000 refrigerated stock extension.
- A R125,000 fuel leakage extension (by whatever cause other than by wear and tear and or gradual deterioration).
- A R125,000 fuel contamination extension (by whatever cause other than by wear and tear and or gradual deterioration).
- A R65,000 damage to underground tanks and loss of fuel arising out of subsidence and landslip extension.
- A R25,000 playground and recreational equipment extension.
- A R50,000 petrol pump and forecourt property extension.

Money Section

- A R25,000 receptacles extension.
- A R7,500 absconcion by customers relating to fuel extension.
- A theft of fuel from underground tanks without forceable and violent means extension.
- **Defective Workmanship Cover** – R1,000,000 specialised defective workmanship arising out of the work of any petrol attendant extension, which inter alia covers defective workmanship “coming to light” whilst the vehicle is still in the custody care and or control of the Insured up to R1,000,000 as well as covering the costs incurred in cleaning the vehicles fuel or lubrication system.
- **Motor Traders Internal Section** – Automatic inclusion of this Section.

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Vehicle Dealer Product

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- All the covers detailed on our All Motor Trade Risk Classes Product Showcase apply to this product.

Motor Traders External Section

- Cover for own vehicles.
- **Optional** cover where vehicles are entrusted to casual drivers (this option is mentioned in our Product Showcase yet due to the potential importance thereof in respect of vehicle dealers it has been restated).
- Cover for accompanied demonstration use.
- Cover for unaccompanied driving of cycles.
- **Optional** cover for unaccompanied demonstration use in respect of all vehicles.
- Cover for social, domestic, pleasure and business purposes by customers insofar as it relates to a courtesy vehicle use.
- Cover for social, domestic and pleasure use by the spouses of the principals members and directors of the Insured.
- Cover for social, domestic and pleasure use by 2 persons to be named (provided they are daily business use drivers as well) unless all persons to be covered for such use are named already.
- **Optional** contingency cover to ensure that if an unnamed social domestic and pleasure use driver e.g. an employee is involved in a claimable event cover will still apply if all else be in order.
- **Optional** away from premises cover in respect of smallcraft whilst inter alia being towed and or whilst on water.

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