

Motor Garage Protect



Key Features and Benefits

Description	Standard Cover	Optional Cover	Cover Limits
Section 1 Property Damage			
Buildings	<input checked="" type="checkbox"/>	<input type="checkbox"/>	"All Risks"
Accidental Damage			
Machinery Plant and all other Contents	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Accidental Damage			
Additional Benefits			
Capital Additions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500
Changing Locks and Keys	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Clearing of Drains	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Debris Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500
Emergency Services Damage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500
Exhibitions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Fire Extinguishment Expenses	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€10,000
Inadvertent Omission to Insure	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€5,000
Metered Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Re-erection costs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500
Trace and access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Section 2 Business Interruption			
Gross Profit			€ Sum Insured
Gross Revenue			€ Sum Insured
Additional Increase in Cost of Working			€ Sum Insured
Rent Receivable			€ Sum Insured
Increase in cost of working			€ Sum Insured
Book Debts			€ Sum Insured
Additional Benefits			
Prevention of Access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500
Public Utilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500
Failure of Utilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500
Infectious Diseases	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500
Police and Authority Action	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€2,500

Section 3 Money	Standard	Optional	Cover Limits
Money on the premises	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€250,000
Other Money			
On the premises out of business hours			
i) Not in a locked safe	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
ii) In a locked safe or strongroom	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€ Sum Insured
Money whilst in transit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	€ Sum Insured
In a bank night safe until removed by bank officials	<input type="checkbox"/>	<input checked="" type="checkbox"/>	€ Sum Insured
Within the insured premises during business hours in a locked safe	<input type="checkbox"/>	<input checked="" type="checkbox"/>	€ Sum Insured
Within the insured premises during business hours not in a locked safe	<input type="checkbox"/>	<input checked="" type="checkbox"/>	€ Sum Insured
Any other loss of money	<input type="checkbox"/>	<input checked="" type="checkbox"/>	€ Sum Insured
Damage to safe, strongroom or franking machine	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Replacement
Damage to bags, cases or waistcoat	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Replacement
Fraudulent use of credit cards (per card)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€750
Damage to personal effects following assault (per insured person)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€250
In the residence of a director or employee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€500
Personal Accident Assault			
Death			
Loss of Hearing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€5,000
Loss of Sight	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€5,000
Loss of Limb	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€5,000
Loss of Speech	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€5,000
Permanent total disablement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€10,000
Temporary Total disablement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	€100 per day
Section 4 Computer Equipment "All Risks"			
Computer Equipment at the premises	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Portable computer equipment within geographical limit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Section 5 Good in Transit			
Any one load by insureds vehicle	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Any one consignment by a carrier	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Any one location	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<i>Max Limit €50,000 any one load</i>			
Section 6 Employers' Liability			
Employers Liability (Up to €13,000,000 any one event)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Section 7 & 8 Public/Products Liability			
Public/Products Liability			
Limit of Indemnity—€1,300,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Limit of Indemnity—up to €6,500,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Policy Excesses (<i>excesses are payable on each and every claim/event</i>)			
Sections 1—5			€250
Sections 7 & 8			€625
Subsidence (<i>each and every claim/event</i>)			€1,500

Notes:

- Property Damage and Public Liability sections must be selected at a minimum.
- Other sections are optional.

“**P**rotecting your
hard work and
Investment”

