

# Case Study

## Upgrading a Motor Trade Policy



Ascend Broking Group

Business Insurance Solutions



### Upgrading a Motor Trade Policy Transition from WFH to Business Risk Premises

The client had a road risk policy which limited their business activities to 3.5T vehicles and their vehicle indemnity limits to £10,000. But moving into their new units, they had new requirements to consider:

- Employers' Liability
- Property Sum Insured
- Engineering Inspection
- Vehicle Types including 7.5T
- Public & Products Liability
- Defective Workmanship

Our clients enjoy market-leading coverage backed up by carefully selected insurers who provide award winning claims service

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#### The solution:

We discussed the transition from a working-from-home road risks policy and moving into a Motor Trade Combined policy. We identified their new risk exposures, explained which sections had a legal requirement to insure and which were highly recommended.

The recommendations were dependent on the client's perspective of the risk, which risks they were happy to "self-insure" and which exposures to cover through their insurance policy with Ascend.

*"I'm so glad I met Ascend, as they reviewed my previous WFH Traders policy and quickly discovered it was no longer sufficient now we had moved into our business premises."*



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Ascend Broking Ltd



# Ascend Broking Group

## Business Insurance Solutions

### Our Awards

Since our inception in 2017 we have sought to provide an innovative, local and personal service to our clients.

Our goal is to be the best, not the biggest and our unique approach has recently been recognised in the insurance industry in the following highly respected awards.



A record 17 award nominations in 2019



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