



### KennCo MTRR – key facts

<b>Acceptance criteria:</b>	
Occupations	<p>Standard MT occupations, e.g. sales, service, crash repairs etc. Will consider part-time traders, subject to acceptable occupation and no cover for other business use.</p> <p>Unacceptable occupations include car breakers/second hand parts dealers etc.</p>
Age/licence	<p>21 to 69, full or provisional licence. Rates for drivers under 28 are prohibitive and PI loadings are also loaded 75%, with a higher x/s.</p>
Claims/convictions	<p>Two claims in the previous 5 years, not exceeding €5k is acceptable. Outside this and all convictions – refer.</p>
Driving	<p>Insured and up to four named drivers as standard. Open driving will not be considered. Rating engine allows for proposer plus three drivers, refer to KennCo for five drivers.</p>
<b>Rating areas</b>	<p>Rated on the higher of home or place of work. Dublin area codes are rated according to exposure &amp; historical experience.</p>
<b>Vehicles</b>	<p>Private and commercial not exceeding GVW 10 tons. Own vehicles covered up to €85k any one vehicle or trade value, whichever is less, customer vehicles up to €100k (or market value). We will cover one vehicle transporter capable of carrying up to a max of two vehicles. Recovery vehicles must be specified.</p> <p>Vehicles covered: Any vehicle (within above limitations) owned by the Insured, or registered in his name, or stock vehicles for sale. Also any customer vehicles in the care custody or control of the insured for the purpose of service, repair, testing etc</p> <p>Motor cycles, for TPO cover, Policyholder over 25, registered in own name, full licence, with reg no and subject to A/P.</p> <p>Excluded vehicles: any vehicle owned or registered to a member of the insured's family, or to any employee or person named on the policy.</p>
<b>Cover</b>	<p>TPO, TPF&amp;T, Comp.</p> <p>AD, F&amp;T cover applies on public roads, vehicles temporarily parked in the course of a journey, or parked in the private driveway or private garage at an insured persons home.</p> <p>Exclusions: any vehicle parked in or about the Insured's business premises, including a distance up to one kilometre from the business premises.</p>



<b>EU cover</b>	Must be advised to us. Full Policy cover will be provided on a specified vehicle basis, for up to 31 days, with no charge.
<b>Policy Excess</b>	Standard AD, F&T x/s is €500, with an additional €500 for provisional licence holders or drivers under 25. Discounts for voluntary x/s apply.
<b>Demonstration</b>	Demonstration and tuition is included for Third Party only cover, whilst the vehicle is in the course of being driven and providing the driver is accompanied by the insured or a person named on the policy.
<b>No claim discount</b>	Up to 50% at 5 years, Step-back 2 years for one claim, to nil for subsequent claim under any section of the policy. NCD earned on a private car or commercial vehicle will be considered as long as the proposal is acceptable.
<b>Min premiums</b>	Comp: €928 TPO & TPF&T: €825
<b>Windscreen</b>	€250 any one incident, €500 any one period, unless Allglass is used. WS claims do not affect NCD.
<b>Distribution</b>	Our intention is to restrict distribution to Brokers who we know have the experience and capability to properly write and administer MTRR risks.