



Important information about your Motor Trade Road Risk Policy

Excluded Vehicles – Endorsement MR03

The vehicles below are excluded until notified and accepted by us:

1. Vehicles owned and/or registered to individual directors, business partners, employees, family members or any person named on the Certificate of Motor insurance, other than you.
2. Vehicles not owned by you, being used for any purpose other than the overhaul, maintenance, repair, service, testing or inspection of the vehicle.
3. Vehicles owned and registered to the Insured which have been modified or adapted from the vehicle manufacturers original design, unless such modification or adaptation has been notified to and accepted by us.
4. Any motorcycle or moped, unless cover has been extended by way of an Endorsement on the Schedule, to include your motorcycle, moped, scooter or quad bike, for use by you for Social Domestic and Pleasure purposes only.
5. Any Recovery Vehicle(s) unless owned by and registered to you and cover has been agreed by us in writing.
 - a. Vehicle Recovery Unit(s), NOT owned and registered to You
 - b. capable of carrying more than two vehicles
 - c. with a gross vehicle weight in excess of 7.5 ton.
6. Vehicles being used for any use other than for Motor Trade or Social Domestic and Pleasure purposes, unless notified and accepted by us.
7. Agricultural Vehicles, mechanically propelled plant or machinery.
8. Steam-driven vehicles.
9. Vehicles on any business/trade premises, forecourt or compound that is owned, leased and rented to you, any director or business partner, any family member including common-law family or any person named on the Certificate of Motor Insurance and any other motor traders' business premises unless the vehicle is owned by the Insured and registered in their name
10. Mobile Catering Vehicles
11. Vehicles with a gross vehicle weight in excess of 7.5 ton.

Referral Vehicles

If the following vehicles are owned and registered in the policyholder's name, they must be referred to AXA before cover commences:

- Imported Vehicles
- Modified vehicles
- Vehicles with cranes attached/fitted
- Vehicles over 2500cc
- The following make/model of vehicles:

Alfa Romeo Spider	Audi RS3 / RS4	BMW M3 / M4 / M5 /M6	Ford Focus RS
Ford Focus ST	Honda Civic Type R	Honda Integra	Mitsubishi Lancer Evolution
Mitsubishi Lancer GTI	Mitsubishi Lancer Mivec	Mitsubishi Lancer Ralliart	Seat Cupra
Subaru Impreza	Subaru WRX	Toyota Corolla Twincam	Toyota Glanza
Toyota Supra	VW Golf GTI	VW Golf R	VW Golf RallyE G60 SE