

Tools in Transit Policy Summary

Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

This insurance policy has been arranged by Motorplus Limited with Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/register or by contacting them on 0800 111 6768.

Some important facts about your Tools in Transit insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for the remaining duration of your vehicle insurance or one year, whichever is the lesser.

Cancellation Right

You may cancel this policy, without giving reason, by sending written notice to Motorplus Limited returning the insurance documents within 14 days of inception or within 14 days of you receiving the insurance documents (if later). Your premium will be refunded in full provided a claim has not been made against this policy. If a claim has been made against this policy no refund of premium will be provided.

The insurer shall not be bound to accept the renewal of any insurance and may at any time cancel this policy by giving you 14 days' notice at your last known address. Provided that the premium has been paid in full you shall be entitled to a proportionate refund of premium in respect of the unexpired period of insurance.

Making a Claim 24/7

If you need to notify a potential claim, please immediately contact our Claims Department as soon as possible:

CALL 0843 227 7553

Please quote **"Tools in Transit"** in all communications.

REMEMBER The claims line is open 24 hours a day, 365 days a year.

Significant Features and Benefits

This policy provides cover for up to £1,000 in the event that property belonging to you or for which you are responsible is lost, destroyed or damaged whilst being loaded in or upon, carried by, temporarily housed in or upon or being unloaded from your vehicle.

Cover extends to such incidents occurring in Great Britain and Northern Ireland.

Claims are subject to an excess of £100.

Significant Exclusions or Limitations

The policy does not cover:

- Sheets, ropes, packing materials, securing chains or toggles, property warehoused for a rental or under contract for storage or distribution, money, securities, jewellery, watches, furs, cameras, radios, televisions, record players, cassette players or video and other electronic equipment.
- Goods carried by hire or reward.
- Damage caused by inadequate packing.
- Property forming part of or attaching to the insured vehicle.
- Claims where you have failed to check on property left in an unattended vehicle for more than 48 hours.
- Claims that arise from your negligent act.
- Claims for theft from the vehicle unless there is evidence of forcible and violent entry and/or exit.

Vehicle Security Requirements

Unattended Vehicle: No claim will be admitted for theft from any vehicle not individually attended unless:

- all doors, windows and other openings are left closed securely locked and properly fastened and any additional security measures (e.g. vehicle alarm, where present) have been activated; and
- entry or access to the vehicle has been effected by forcible and violent means.

You must carry out a security check of the unattended vehicle every 48 hours whilst property is contained within it. If you are unable to check the vehicle every 48 hours you must remove the property from the vehicle.

Overnight Requirement (applicable between the hours of 10:00pm and 6:00am): No claim will be admitted for theft in respect of property left in or on any unattended vehicle for the night except where such vehicle is protected in accordance with any other vehicle security requirements specified herein and is either garaged in a building which is securely closed and locked or parked in a compound secured by locked gates or if the vehicle is alarmed and is parked on the insured's driveway off-road adjacent to the private house.

The overnight requirement shall not apply whilst you are undertaking work at a customer's premises between the hours of 10:00pm and 6:00am. The unattended vehicle requirement shall apply at all times whenever your vehicle is unattended.

How to Make a Complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

The Nominated Complaints Handler
Qdos Broker & Underwriting Services Limited
Qdos Court
Rossendale Road
Earl Shilton
Leicestershire
LE9 7LY

Tel 01455 850000
Fax 01455 841000
Email compliance@qdosconsulting.com

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR

Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Ageas Insurance Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area, some of which may not have equivalent Data Protection laws.

We may obtain information about you from credit reference agencies, fraud prevention agencies and similar organisations to enable us to check your credit status and identity.

These agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries.

We may also check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record our concerns. We and other organisations may use these records to help make decisions on insurance proposals and claims, prevent fraud, recover debt and check your identity to prevent money laundering.

Under Data Protection legislation, you can ask us in writing for a copy of certain personal records held about you. Please write to Motorplus, Kircam House, Whiffler Road, Norwich, NR3 2AL. A charge of £10 will be made.

Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.