

Tools in Transit Insurance

Insurance Product Information Document



Company: Legal Protection Group Limited Product: Tools in Transit Insurance

insure | protect | assist

This insurance policy is:

- administered and managed by Legal Protection Group Limited, registered in England and Wales, company number 10096688. Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Riviera Insurance Services Limited (firm reference number 786116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority
- underwritten by Financial & Legal Insurance Company Limited, 5400 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GQ. Registered in England under Company No. 0304220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Reference Number 202915.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover level you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell the insurance intermediary who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, any amounts shown below include any applicable tax.

What is this type of insurance?

Tools in Transit Insurance provides protection for the loss, theft or damage to your tools of the trade whilst carried in your vehicle for business purposes. You decide on the amount of cover you require, subject to the maximum amount payable under this insurance.



What is insured?

- ✓ If **your tools in transit** are stolen, destroyed or damaged whilst in **your** vehicle **we** will financially reimburse **you** their value less **depreciation**.



What is not insured?

There is no cover:

- ✗ **Your tools in transit** are not covered for theft or attempted theft from any **unattended** vehicle where the **vehicle** has been left unattended and **you** have not checked the vehicle or **your tools in transit** in it for more than 24 hours.
- ✗ Loss, theft or damage of any sheet ropes, packing materials, securing chains or toggles.
- ✗ Loss, theft or damage caused by **you** deliberately damaging or neglecting the **tools in transit**.
- ✗ Damage arising from wear & tear, **depreciation**, deterioration, mildew, moth, vermin, manufacturer and/or latent defects, mechanical or electrical breakdown, failure unless external damage has occurred
- ✗ Theft of laptops and/or mobile phones or sat navs, and/or any other mobile communications equipment.
- ✗ Theft of any money, securities, jewelry or anything other than **your tools in transit**.
- ✗ Any expense incurred as a result of not being able to use the **tools in transit** or any loss other than the repair or replacement costs of the **tools in transit**.
- ✗ **Tools in transit** whilst being towed on its own wheels or being driven under its own power.
- ✗ Fixtures or attachments to your motor vehicle are not covered under this policy
- ✗ Any loss or damage arising from theft or from any other cause whatsoever.
- ✗ Liability of whatsoever nature arising from ownership or use of the **tools in transit**, including any illness or injury resulting from it



Are there any restrictions on cover?

! If the vehicle is unattended, **we** will not accept any claim for theft unless:

a) The **tools in transit** have been concealed in a locked boot or cargo hold or other locked internal compartment and all **your vehicle's** windows and doors have been securely locked and fastened and the keys removed and unattached trailers have had anti-hitching devices put into operation. Any additional security measure must also be implemented.

b) Forcible and violent means have been used to gain access or entry to the **vehicle**. Evidence of this must be submitted with **your** claim.

! Overnight requirement between the hours of 10pm and 6am, unless **you** are undertaking work at a customer's premises and **your** vehicle is parked outside those premises, **your vehicle** must be:

- Parked in an area secured by a locked gate, or
- Parked in a locked and secure garage, or
- Parked in **your** off-road driveway next to **your** private home.

! This cover is limited to two claims in any **period of insurance** and the total amount **we** will pay for any claims in any one **period of insurance** will not exceed the **sum insured**.



Where am I covered?



You are covered for the repayment of your private motor insurance policy excess where the event that leads to a claim on the private motor insurance policy occurs in the United Kingdom.



What are my obligations?

You must:

- keep to the terms and conditions of the policy;
- co-operate fully with us and provide any relevant information, documentation and evidence in connection with a claim; and
- notify us of any claim as soon as your primary insurance claim has been settled and in any event, within 30 days of settlement.



When and how do I pay?

The premium for this insurance policy is payable to the insurance intermediary who is selling you this insurance policy before the intended start date (unless paid by monthly instalments).

The insurance intermediary who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance policy by notifying the person who sold you this insurance policy within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by giving the person who sold you this insurance policy 7 days' notice. Providing no claims have been made during the current period of insurance, you will be entitled to a partial refund for the remaining time on cover.

In the event of cancellation, the insurance intermediary who sold you this insurance policy may apply an administration charge. Please contact them for more information on any charges applied.