



TRADESMANS TOOLS POLICY SUMMARY

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Who is the Insurer?

The insurer of the policy is Aviva Insurance Limited.

What is Tradesmans Tools insurance?

This policy is designed to meet your Tools incidental to Your Business and/or owned by You for which You are responsible insurance needs as specified in the Policy Schedule within United Kingdom.

What is the key cover, features and exceptions of Tradesmans tools insurance?

Your policy includes the following key covers, features and exceptions available within your policy. If you have selected any of these covers they will be itemised in your Schedule and full cover details will be sent out in your policy booklet.

Covers, features and benefits	Exceptions and Limitations
<p>Section Two – General Conditions – Please refer to Page 10 of the Policy Document.</p> <p>All Risks of Loss or damage – loss or damage to your Property stated in the Schedule and Tools up to the Limit of Liability stated in the Schedule whilst in transit including loading and unloading within United Kingdom</p> <p>Errors & Omissions – You shall not be prejudiced by any unintentional error or omission.</p> <p>Own Vehicle Conditions – Cover is provided when the Vehicle is left Unattended and loaded during the ordinary course of transit</p> <p>Vehicle shall include any trailer or trailers or container or containers combined</p> <p>24 hour extended cover – for Goods insured on a continuous 24 hour basis whilst in your Vehicle within normal course of transit, Own Vehicle Conditions contained herein shall be deemed to apply when Vehicle is situate at or in vicinity of Business premises and/or private dwelling house.</p>	<p>Non contribution – In the case of double insurance, we will not contribute to a settlement made by other insurer’s if their insurance is more specific to the risk than the insurance provided under this policy</p> <p>1) Vehicles, ropes, sheets, tarpaulins and the like maintained in efficient and road worthy condition.</p> <p>All protective appliances and locking devices in operation and properly maintained.</p> <p>2a) Ignition key will be removed.</p> <p>All windows, doors and other openings are securely closed and fastened.</p> <p>All protective appliances are put into effect in accordance with manufacturers instructions.</p>

	<p>If Vehicle has a boot, subject matter insured must be kept there, if an estate or hatchback, the subject matter insured must be kept under load cover or shelf</p> <p>2b) Loss of or damage caused by theft if Vehicle is left loaded and Unattended during the ordinary course of transit at the end of normal working day or any non working days unless;</p> <p>Kept in a fully enclosed, securely locked building of Substantial construction or in a permanently attended Vehicle security park or compound secured by locked gates or in a public car park with an authorised attendant on duty at all times</p> <p>80/20 Coinsurance Clause – if 2b) above not complied with, we shall only be liable to pay 80% of any claim after the policy excess and You shall bear the remaining 20%.</p> <p>Unattended shall mean with no authorised person(s) authorised by You keeping the Vehicle under observation, and able to observe or prevent any attempt to interfere with it with a reasonable prospect of preventing any authorised interference.</p> <p>Substantial Construction built only of brick &/or stone &/or concrete with a slate &/or tiled &/or metal &/or asbestos &/or concrete roof.</p>
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<p>Section Three – Additional Cover – Please refer to page 13 of the Policy document.</p> <p>Pairs and Sets – we will pay for the proportionate sum insured of lost and/or damaged article when part of a pair.</p> <p>Drivers Personal Effects – Loss or damage to your own sheets and ropes</p> <p>Own sheets, ropes, chains – Loss or damage to your own sheets and ropes – unlimited indemnity</p> <p>Debris removal – reasonable costs and expenses incurred in debris removal and transhipment of goods</p>	<p>Limit £100 any one occurrence</p> <p>Maximum amount payable will not exceed sum insured of the subject matter insured.</p>

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<p>Section Four – Special Conditions – please refer to page 14 of the Policy document</p> <p>Own Tools – tools, demonstration, samples, test and service equipment belonging to You or for which you are responsible</p> <p>Trailer Cover – only if stated in the Schedule for additional premium – loss of or damage to trailers as per Specification being Your Property or whilst in Your custody under a hire agreement or where you have legal liability within United Kingdom against All Risks of physical loss or damage arising from a fortuitous cause.</p>	<p>We will not pay for</p> <ol style="list-style-type: none"> 1) Loss of or damage caused by trial, test or operation or any process involving their use. 2) Theft unless following violent &/or forcible entry into locked store or building of substantial construction or motor vehicle 3) Ordinary wear and tear or gradual deterioration 4) Theft of lap tops &/or mobile phones &/or mobile communication equipment. <p>(i) Wear and tear, scratching, bruising, denting, cost of repainting</p> <p>(ii) Mechanical and electrical breakdown or derangement</p> <p>(iii) Damage to tyres, road punctures, cuts or bursts Unless caused by a road accident to the trailer</p> <p>(iv) the first £250 of any claim for trailers</p> <p>No claim will be admitted for theft or attempted theft of unattached or detached trailers unless they have had anti hitching devices fitted and put into operation.</p> <p>Process – excluding loss and/or damage from use, testing or repair</p>

Covers, features and benefits	Exceptions and Limitations
<p data-bbox="203 347 985 379">Second Hand &/or Used &/or Damaged &/or Unpacked Goods</p>	<p data-bbox="1133 347 1995 443">Excluding rust, oxidation, discolouration, chipping, denting, scratching, bruising, cost of repainting, twisting, bending and distortion unless arising from peril insured against.</p>

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<p>Section Five – Institute and Joint Cargo Committee Clauses – please refer to page 16 of your policy document</p> <p>Termination of Transit Clause (Terrorism) – terrorism covered in the ordinary course of transit.</p> <p>Replacement Clause</p> <p>Replacement Clause – Proportional Valuation</p> <p>Replacement Clause – Obsolete Parts (as applicable)</p>	<p>Contracts (Rights of Third Parties) Act 1999 Exclusion Clause – this insurance is not for the benefit of any third party.</p> <p>Institute Radioactive Contamination, Chemical, Biological, Bio Chemical and Electro magnetic Weapons Exclusion Clause – excluding loss and/or damage from radiation, contamination by radioactivity, nuclear waste or from combustion of nuclear fuel, atomic weapons, and nuclear fission, radioactive, toxic, explosive properties of radioactive matter (not including radioactive isotopes used for peaceful purposes), chemical, biological, bio chemical or electromagnetic weapons.</p> <p>Excludes cover for terrorism once ordinary course of transit has ceased or on delivery to final destination, place of storage or allocation or distribution and/or on expiry of 60 days after discharge (30 days in the event of discharge from aircraft).</p> <p>Sum recoverable shall not exceed cost of replacement or repair of parts plus charges incurred for forwarding and refitting said parts</p> <p>Sum recoverable shall not exceed such proportion of costs for replacement parts, repair/refitting costs, forwarding costs or any other charges recoverable excluding Duty as the Insured value bears to value of new goods</p> <p>Sum recoverable for use with either of the above where replacement items may be obsolete and new items may need manufacturing.</p>

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	<p>Section Six – Policy Exclusions – please refer to page 19 of your policy document</p> <ol style="list-style-type: none"> 1) The first part of any claim (your excess) 2) Loss or damage caused by depreciation or deterioration or variation in temperature unless caused by an accident to the vehicle. 3) Mechanical or electrical derangement of the goods unless caused by external means. 4) Loss or damage caused by:- <ol style="list-style-type: none"> a) Defective or inadequate packing or insulation or labelling b) Shortage in weight c) Abandonment of the goods d) Vermin, wear, tear or gradual deterioration e) Contamination 5) Loss or damage to living creatures, bullion, cash, bank notes, stamps, prepaid phone cards, bonds, treasury notes, securities, furs, jewellery, precious stones, gold and silver articles, clocks, watches, non ferrous metals, computers, audio &/or visual equipment, mobile phone & satellite navigation equipment, tobacco, cigars, cigarettes, wines, spirits or explosives unless specifically mentioned in the Schedule. 6) Loss arising from confiscation, expropriation, requisition, embargo, nationalization, destruction or damage by any Government or Government Agency, or inadequate or inaccurate documentation 7) Late delivery or delay when a delivery time and/or date is contractually agreed by you.

How long does my Tradesmans Tools insurance run for?

The Policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

What happens if I take out cover and then change my mind?

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have a statutory right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later.

If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to do so and if the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period you have received cover.

To exercise your right to cancel, please contact your insurance adviser at the address shown on your policy schedule.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

If you are not an individual/sole trader (including a partnership in England and Wales) as described above, there are no statutory cancellations rights under this policy.

How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

Marine Claims Manager
Aviva
4th Floor
The Observatory
Chapel Walks
Manchester
M2 1HL

Tel – 0161 931 8424 or 0161 931 8429
Fax – 0161 931 8011
E-mail – marine.claims@aviva.com

In all cases, please quote your policy number.

How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please write to your insurance adviser or telephone your insurance adviser or usual Aviva point of contact.

We are covered by the Financial Ombudsmen Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.