

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(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of Insurance?

This policy will cover the policyholder for the costs to repair or replace tools where they are lost, destroyed or damaged whilst being loaded in, carried by, temporarily housed in, or being unloaded from their motor vehicle.



#### What is insured?

- ✓ We will pay up to the limits shown on your Policy Schedule for the cost of repair, reinstatement or replacement 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.



#### What is not insured?

- ✗ The excess which is payable by the insured;
- ✗ Loss of sheets, ropes, packing materials, damaged securing chains or toggles;
- ✗ Personal belongings of the insured or of any vehicle drivers or attendants;
- ✗ Property carried by or dispatched by the insured for hire or reward;
- ✗ Claims where you have failed to check on property left in an unattended vehicle for more than 48 hours;
- ✗ Claims for theft from the vehicle unless there is evidence of forcible and violent entry and/or exit.



#### Are there any restrictions on cover?

- ! The policyholder will be responsible for the first £100.00 of each and every claim.
- ! A single article limit of £1,500 per item will apply for each and every claim made.
- ! Where property is left in an unattended vehicle - all doors, windows and other openings must be left closed, securely locked and properly fastened and any additional security measures (e.g. vehicle alarm, where present) must be activated.
- ! Where property is left in the vehicle overnight (between the hours of 10:00pm and 6:00am), the vehicle must be secured as described above and must be garaged in a building which is securely closed and locked or parked in a compound secured by locked gates or the vehicle must be parked on your driveway off-road adjacent to your 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.
- ! Where property is left in an unattended vehicle for long periods of time - 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.



#### Where am I covered?

The policy provides cover within the territorial limits of the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



#### What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



#### When and how do I pay?

Your broker will confirm the premium payment options that are available to you, before cover is bound.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents and will be for a maximum of twelve months.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>.

## Making a claim

If you need to make a claim, please obtain a claim form no later than 30 days after the event by contacting us in one of the following ways;

- Calling us on 01455 852113
- Emailing us at [specialistclaims@directgroup.co.uk](mailto:specialistclaims@directgroup.co.uk)
- Writing to us at:  
Claims Department  
Ryan Direct Group Limited  
Specialist Claims  
PO BOX 1192  
Doncaster  
DN1 9PU

**On all correspondence please tell us you have a Rhino Trade Insurance Tools in Transit policy and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Complaints

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 follow the Complaints Procedure below:

Complaints regarding the SALE OF THE POLICY

Please contact your agent who arranged the Insurance on Your behalf.

Complaints regarding CLAIMS

The Nominated Complaints Handler

Customer Relations

PO BOX 1193

Doncaster

DN1 9PW

Tel: 0344 893 1022

Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

On all correspondence please tell us you are insured by Vantage Protect and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

### **What happens if we can't meet our liabilities?**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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 get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).