



TRADE INSURANCE

Tools in Transit Insurance Quotation Statement of Fact

This document is a summary of the information advised to the insurance broker or agent who provided this policy to you upon which the contract of insurance detailed below is to be arranged. This document is to be read in conjunction with the Insurance Product Information Document (IPID) and Policy Wording documents which set out the terms of your policy.

You should review this document carefully. Unless it has already been noted in writing, you should disclose to your insurance broker or agent who provided this policy to you immediately if:

- A. You are unable to agree to any of the Statements listed below; or
- B. You are aware of any other Material Facts that have not been disclosed. A Material Fact is one that would influence the insurer's assessment of this risk.

Fair Presentation of the Risk

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 the contract on which your policy is based. If you become aware the 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.

You should keep a written record (including copies of letters) of any information you provide. A copy of the Insurance Product Information (IPID) and Policy Wording are available upon request from your insurance broker or agent.

Assumptions

- You have not had a proposal for insurance declined or cancelled, a policy voided, withdrawn or suspended or special conditions imposed by any insurer;
- You, either personally or in any business capacity, have not been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings in the UK, Channel Islands, Isle of Man or the equivalent in any other country;
- You, either personally or in any business capacity been the owner or director of, or partner in any business, company or partnership which went into administration, administration receivership or liquidation and/or was the subject of any company and/or individual voluntary arrangement with creditors, a winding up order or administration order;
- You, either personally or in any business capacity have not been the subject of a County Court Judgement (CCJ);
- You, either personally or in any business capacity have not been convicted of, or charged (but not yet tried), with any criminal offences involving dishonesty, arson, theft or causing wilful damage.

General Details

- You, together with any person who is named as a driver under the primary motor insurance policy are aged 18 years or over;
- The motor vehicle must be insured under a motor insurance policy issued by an authorised UK motor insurer, in respect of compulsory insurance requirements set out by the Road Traffic Act 1988 (and amendments);
- Where the motor vehicle is unattended, the tools in transit are to be concealed in a locked boot or cargo hold or other locked internal compartment and all the vehicle windows and doors are securely locked and fastened and the keys are to be removed and unattached trailers have a anti-hitching device put into operation. Any additional security measure must also be implemented;
- Where the tools are kept in the motor vehicle overnight (10pm to 6am), the above security requirements are met and the motor vehicle is to be kept in the following locations:
 - 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.
- If these conditions cannot be met, the motor vehicle must be parked in a well-lit area, on the same street as your private home and must be visible from your private home.
- You are not aware of any circumstances which may give rise to a claim being made under this insurance or otherwise affect the insurer's assessment of this risk;



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Limit of Indemnity

The maximum amount payable by the insurer in respect of any one claim per vehicle during the Period of Insurance is either £500, £1,000, £2,500, £5,000, £7,500 or £10,000.

The insurance runs along the primary motor insurance policy and if your motor insurance policy and/or your Liability Insurance policy is cancelled or not renewed, all cover under this insurance will automatically end.

Excess

In respect of each and every claim, the excess under this policy is £100.

Territorial Limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man only.

Regulatory Information

This Policy has been arranged by Supercover Insurance, a trading name of Insurance Factory Limited with Rhino Protect Limited t/a Rhino Trade Insurance Services and is underwritten by Zenith Insurance Plc.

Rhino Protect Limited t/a Rhino Trade Insurance Services is registered in England number 06012736.

Registered address: Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA.

Rhino Protect Limited t/a Rhino Trade Insurance Services is authorised and regulated by the Financial Conduct Authority firm registration number 772055.

This can be checked by visiting the FCA website at www.fca.org.uk/register.

Insurance Factory Limited is registered in England and Wales number 02982445.

Registered address: 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB.

Insurance Factory Limited is authorised and regulated by the Financial Conduct Authority firm registration number 306164.

This can be checked by visiting the FCA website at www.fca.org.uk/register.

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787).

Zenith Insurance Plc is a member of the Association of British Insurers.