

# Tools in Transit Insurance Policy Summary



## Introduction

Some important facts about your Tools in Transit Insurance are summarised below. This summary does not describe all the terms and conditions of the policy. To ensure full understanding of the cover provided by this policy it is recommended that this document is read alongside the policy wording.

## Insurer

This Tools in Transit Insurance policy has been arranged by Rhino Trade Insurance Services in conjunction with Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Rhino Trade Insurance Services is a trading style of Vantage Protect Ltd. Vantage Protect Ltd, Qdos Broker & Underwriting Services Limited and UK General Insurance Limited are all authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE 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 <https://register.fca.org.uk/> or by contacting them on 0800 111 6768. Rhino Trade Insurance Services is a trading style of Vantage Protect Ltd, which is an appointed representative of Qdos Broker & Underwriting Services Ltd.

## Type of insurance and cover provided

This Tools in Transit insurance policy offers the following cover:

This policy will cover	This policy will not cover
<p>This policy includes the following benefits which are explained in detail in the policy document: 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.</p> <p>Cover extends to incidents occurring in the United Kingdom of Great Britain, Northern Ireland, Isle of Man and the Channel Islands.</p> <p>Claims are subject to an excess which is selected when you purchase your policy and is stated on the Policy Schedule.</p>	<ul style="list-style-type: none"><li>• The excess which is payable by the insured;</li><li>• Loss of sheets, ropes, packing materials, damaged securing chains or toggles;</li><li>• Money and securities;</li><li>• Jewellery, watches, furs, cameras, radios, televisions, record players, cassette players, video and other electronic equipment;</li><li>• Personal belongings of the insured or of any vehicle drivers or attendants;</li><li>• Property carried by or dispatched by the insured for hire or reward;</li><li>• Damage to property arising as a result of packing which was inadequate to withstand normal handling during transit;</li><li>• Damage caused to property in open vehicles owned or operated by the insured caused by atmospheric or climatic conditions unless the property is protected by vehicle sheets;</li><li>• Damage to property caused by or arising from wear, tear, depreciation, deterioration, mildew, moth, vermin, manufacturer's defect, mechanical or electrical breakdown, failure or derangement unless external damage has occurred;</li><li>• Property forming part of or attaching to the insured vehicle;</li><li>• Claims where you have failed to check on property left in an unattended vehicle for more than 48 hours;</li><li>• Claims that arise from your negligent act.</li><li>• Claims for theft from the vehicle unless there is evidence of forcible and violent entry and/or exit.</li></ul>

## Important conditions – vehicle security requirements

### 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.

## Limit of indemnity

The maximum amount payable by the insurer in respect of any one claim and in aggregate for all claims made during any period of insurance, selected when you purchase your policy and stated on the Policy Schedule

## Excess

The amount payable by the insured in respect of each and every claim arising out of any one event, selected when you purchase your policy and stated on the Policy Schedule

## Duration of cover

Twelve calendar months from the date of inception of this policy, as detailed on the Policy Schedule.

## Cancellation right

If you decide that for any reason that this policy does not meet your insurance needs, then please return it to the insurance broker or agent who provided this policy to you within 14 days from the day of purchase or on the day you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full. If you wish to cancel your policy after 14 days you will not be entitled to a refund.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## Making a claim

To make a claim please call Qdos Broker & Underwriting Services Limited on 01455 852113 or write or email to:

Claims Department  
Qdos Broker & Underwriting Services Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Thurmaston  
Leicestershire  
LE4 9HA

**Email:** [claims@qdosunderwriting.com](mailto:claims@qdosunderwriting.com)

## 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 follow the Complaints Procedure below:

### 1. Complaints regarding the sale of the policy:

Please contact your agent who arranged the insurance on your behalf.

## 2. Complaints regarding claims:

Please contact in the first instance:

The Nominated Complaints Handler  
Qdos Broker & Underwriting Services Limited  
Windsor House  
Troon Way Business Centre  
Humberstone Lane  
Thurmaston  
Leicestershire  
LE4 9HA

**Tel:** 01455 852050

**Email:** [feedback@qdosunderwriting.com](mailto:feedback@qdosunderwriting.com)

If Your complaint in either case cannot be resolved by the end of the third working day it may be referred to the underwriters of this policy UK General Insurance Limited on behalf of Great Lakes Insurance SE at Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ, email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk). **Tel:** 0345 218 2685

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  
Exchange Tower  
London  
E14 9SR

**Tel:** 0300 123 9 123 or 0800 023 4 567

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** <http://www.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.

## Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE cannot meet its financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Data Protection Act

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.

## 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.



