

## Tools in Transit Cover

### Introduction

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Some important facts about your Tools in Transit 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.

Your Insurance is arranged by ALA IB Limited trading as ALA Insurance Brokers and underwritten by UK General Insurance Ltd 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.

ALA IB Limited trading as ALA Insurance Brokers are authorised and regulated by the Financial Conduct Authority. Firm reference number 571109.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Firm reference number 310101.

This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

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. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### Cover Provided

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This is to certify that the insurer, in consideration of the premium specified on your policy schedule, agrees to indemnify you in respect of damage or theft of your property, during the period of insurance and within the territorial limits.

Your property is only covered by this policy whilst it is being loaded on or into, carried or transported by, or temporarily stored in or unloaded from your vehicle. For theft claims, we will only pay your claim where there is visible evidence of forcible and/or violent entry to your vehicle in order to gain access to the property. Please note that your property must be fully hidden from view in order for your cover to operate.

The maximum amount we shall pay in respect of any one claim shall be the sum insured noted on your policy schedule. In the event of a claim you are responsible for the payment of any outstanding premium for the policy period of insurance, before the claim is settled.

You must ensure that you have taken precautions to secure and look after your property in order to try and prevent, or lessen, any loss or damage which might occur and lead to a claim under this policy. For example:

1. Ensure that you do not leave your property unattended – where you cannot see it or reach it within arms' length – when your vehicle is unlocked, or when you are loading or unloading from your vehicle;
2. Ensure that property which you are transporting or carrying in your vehicle is securely fastened down or attached or contained where possible, to prevent damage to the equipment in the event of sudden braking.

#### Vehicle Security Conditions

Please note that in order to be covered by this policy, you must observe all of the following security conditions. If you do not comply with these and an event occurs which leads to a claim, then this may mean that we cannot pay your claim.

1. Where your vehicle is left unattended:
  - 1.1 Any property which you have temporarily left in the vehicle must be fully hidden from view in a locked boot, locked internal compartment or cargo hold. All of the doors and windows of your vehicle must be properly closed, locked and all available security measures – such as a vehicle alarm – must be activated.
  - 1.2 You must undertake a visible check of your vehicle at least every 48 hours, whilst you are temporarily storing property within it.
2. Parking and/or storage of your vehicle overnight:

In addition to Conditions 1 1.1 and 1.2 above:

  - 2.1 You must secure your vehicle in a locked garage or a building which is locked and secured; or
  - 2.2 You must secure your vehicle in a compound which is locked and secured; or
  - 2.3 You must park your vehicle on the private off-road driveway which is immediately adjacent to your main residence; or
  - 2.4 You must park your vehicle onsite at your business premises; or
  - 2.5 Onsite at the location of a contracted job if you are working away from your home location and are staying for one or more nights, up to a maximum of 14 nights, this includes parking within the car park of your overnight accommodation or at the road side immediately adjacent to your overnight accommodation.

If you are unable to comply with any of the above conditions then your property should be removed from the vehicle, as we will not pay any claim where you have not met these requirements.

## Exclusions

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1. The excess, which will be payable by you.
2. Any other costs which are directly or indirectly caused by the event which led to your claim, unless specifically stated in this policy.
3. Any claim where you have not checked your property for more than 48 hours when it has been temporarily stored in your vehicle.
4. Any loss or damage to ropes, chains, toggles, packaging or packing material or sheets.
5. Property which is stored in a rental warehouse or which is being stored under a contract for storage and distribution.
6. Money.
7. Any electronic equipment which is not property directly connected with your work – such as mobile phones, portable computers or tablets, satellite navigation systems, radios, televisions and cameras– watches, furs, jewellery, stamp or coin collections, pictures and other works of art, articles of gold or silver or other precious metals.
8. Any claim where you are carrying property or loading or unloading property for hire and reward.
9. Property which forms part of, or attaches to, your vehicle.
10. Claims which occur outside of the period of cover.
11. Claims which occur outside of the territorial limits.
12. Any claim where the damage is the result of wear and tear, depreciation, deterioration and gradually operating causes such as mould, mildew, vermin, rust and moths, any manufacturer's defect, any mechanical or electrical breakdown or sudden failure or stoppage unless there is external visible damage which supports the sudden failure or stoppage.
13. Any damage to property as a result of the property being inadequately protected due to packaging which was insufficient to withstand ordinary handling during transport or carrying.
14. Any damage to property loaded in or on to your vehicle, if it is open to the elements, where that damage has been caused by weather conditions unless the property was protected by sheets or covers.
15. Any claims where you have not taken precautions to protect your property against unnecessary or avoidable, theft or damage, or where you have been negligent.
16. The Value Added Tax (VAT) element of any claim where you are registered with HM Revenue & Customs for VAT.
17. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
18. Any direct or indirect consequence of:
  - a. Irradiation, or contamination by nuclear material; or
  - b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
19. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
20. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

## Cancellation

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If you decide that for any reason, this Policy does not meet your insurance needs then please return it to the administrator within 30 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter you may cancel the insurance cover at any time by informing the administrator however no refund of premium will be payable.

## Termination

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The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days' notice to you at your last known address. Provided the premium has been paid in full you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## How to Make a Claim

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You must contact the Claims Administrator at Specialist Claims by telephoning 0344 893 1022

## Customer Service / Complaints

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It is Our intention to give You the best possible service but if You do have questions or concerns about this insurance or the handling of a claim You should follow the complaints procedure below.

For complaints regarding the sale of Your policy, in the first instance please contact:

ALA IB Limited trading as ALA Insurance Brokers

Unit 3

Park Farm Courtyard, Easthorpe

Malton, YO17 6QX

Tel: 01653 916304

Email: [customersupport@ala.co.uk](mailto:customersupport@ala.co.uk)

In all correspondence please state Your full name, address and registration number.

For complaints regarding a claim under Your policy, in the first instance please contact the Claims Administrator:

Specialist Claims

Direct Group Ltd

PO BOX 1192

Doncaster

DN1 9PU

Tel: 0344 893 1022

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

For full details of the complaints procedure, please refer to your policy document.

## Consumer Insurance Act

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You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

1. supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
2. to make sure that all information supplied as part of your application for cover is true and correct;
3. tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out, make changes to and renew Your policy. If any information You provide is not complete and accurate, this may mean Your policy is invalid and that it does not operate in the event of a claim or We may not pay any claim in full.

## Data Protection Act 1998

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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.