

# Tools in Transit Insurance

## Insurance Product Information Document

**Company:** URIS Group Limited

**Product:** Tools in Transit Insurance

URIS Group Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 307332.

This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This is a Tools in Transit insurance policy, which will provide cover in the event that property is lost, destroyed or damaged whilst being loaded upon, carried by, temporarily housed upon or being unloaded from your vehicle.



#### What is Insured?

- ✓ The cost of repair or replacement, where property, belonging to you or for which you are responsible, is stolen, destroyed or damaged, up to a maximum of £2,500 during the period of insurance.
- ✓ Property is insured only whilst being loaded upon, carried by, temporarily housed upon, or being unloaded from the insured vehicle.



#### What is not Insured?

- ✗ The maximum claim limit of £2,500 is in respect of any one claim and in the aggregate during the period of insurance.
- ✗ Damage or loss where the insured vehicle is left unattended or unchecked for a period exceeding 48 hours.
- ✗ Loss of profits, delay or any indirect loss.
- ✗ Money and securities.
- ✗ Jewellery, watches, furs, cameras, radios, televisions, record players, cassette players, video or electrical equipment belonging to the vehicle drivers or attendants.
- ✗ Goods carried for hire or reward.
- ✗ Damage caused by inadequate packing.



#### Are there any restrictions on cover?

- ! We will not pay the first £100 of any claim.
- ! Underinsurance - If at the time of an event which may lead to a claim under this policy, your property is valued in excess of the claim limit, then we will only pay for the loss or damage in the same proportion, up to the claim limit.
- ! Unattended vehicle – if the insured vehicle is left unattended we will not accept any claim for theft unless:
  - a) all doors, windows and other openings are closed and securely locked with any additional security measures activated; and
  - b) forcible and violent means have been used to access the vehicle.
- ! Overnight requirements – we will not accept a claim for theft of property from a vehicle left unattended overnight (between hours of 22:00 and 6:00 inclusive) unless the vehicle has been secured in accordance with the vehicle security requirements specified below:

If you leave your property in the insured vehicle overnight, it will only be covered under this policy if it is parked:

  1. In a secure garage or a building which is locked and secure; or
  2. In a secure locked compound; or
  3. On your driveway, off road, at your private home address; or

If the insured vehicle has an alarm fitted to it, then subject to the alarm being activated on the insured vehicle and in addition to options 1, 2 and 3 above you may also park:

  4. In a well lit area, on the same street as your private home address where you are staying that night and clearly visible from your home.

If you are unable to comply with any of the conditions (numbers 1-4) above, the property must be removed from the insured vehicle whilst it is parked overnight. However this condition will not apply whilst work is being undertaken at a premises between the hours of 22:00 to 06:00 inclusive.



## Where am I covered?



UK, Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



## When and how do I pay?

- You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.



## When does the cover start and end?

This policy will run concurrently with your Van insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or you before then.

If your Van insurance policy is cancelled all cover under this policy will also end.



## How do I cancel the contract?

If you decide to cancel your Tools in Transit insurance policy, you must contact your insurance Intermediary.

### Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

### Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.