

oneinsurance

Tools in Transit
POLICY BOOKLET

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Your Tools in Transit Policy

This policy is designed to provide **you** with cover against theft or damage to your **tools** whilst it is being loaded on or into, carried or transported by, or temporarily stored in or unloaded from **your vehicle**.

You should read this policy, the schedule and endorsements as one contract. It is **our** agreement with **you**, based on the information **you** give to **us** and on the information in **your** proposal or statement of facts.

Cover Provided

We will give **you** cover as stated on **your** policy schedule. This will be in line with the sections of this **policy document**. Each section of this policy will show whether **you** have cover under that section based on the cover level **you** have opted for.

Period of Cover

As long as **you** pay **your** premiums, cover is valid for the same duration as **your** Van insurance policy. Please refer to **your** documents for the effective dates.

Who is Covered

This cover applies to you, the policyholder.

Status Disclosure

This policy is underwritten by One Insurance Limited, Suite 913, Europort, Europort Road, Gibraltar, GX11 1AA, company number 123555.

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980).

One Insurance Limited is owned by directors who, in some cases, are also directors of One Call Insurance Services Limited and/or Yoga Insurance Services Limited who may be **your** insurance broker. One Insurance Limited is part of the One Call Group and may also use the services of other firms within the group, such as One Call Claims Limited, an accident management company with delegated authority to handle claims on behalf of One Insurance Limited and OC Motors Limited, a network of repair centres.

This policy is subject to the laws of England only, and both **you** and **we** agree to be bound by these laws and the jurisdiction of the English Courts of Law in case of any disputes between **us**.

Our Promise to You

To make it easier to understand, all the information **we** send to **you** will be written in plain English. **We** promise to be fair and reasonable whenever **you** need the policy to protect **you** and **we** will always act straight away to make sure everything is sorted out quickly for **you**.

Signed for and on behalf of One Insurance Limited



Craig Duwell
CEO, One Insurance Limited

Definitions

Cover Limit	The amount shown on your policy schedule.
Insured Event(s)	Damage, Fire, Theft and Vandalism to your Tools.
Personal Belongings	A physical item belonging to you, such as handbags, mobile phones or items not considered a tool for work and therefore not covered under this policy.
Policy Document	This document.
Schedule	This will show: <ul style="list-style-type: none">• the period of cover.• name of the policyholder.• sections of this policy document that apply; and• conditions that vary the terms of this policy document.
Tools	Hand tools, power tools, plant, machinery, equipment, consumables, spare parts or similar items owned by you for which you are responsible for and used by you or any employee in connection with your business.
Unattended	Where neither You nor any Employee can keep the Vehicle and/or Tools under constant observation and at the same time have a reasonable prospect of preventing any unauthorised interference with the Vehicle and/or Tools.
We/Us/Our	One Insurance Limited.
You/Your	You, as the policyholder.
Your Van	The van as shown in your policy schedule.

Our Commitment to the Environment

One Insurance Limited is committed to making less paper waste by asking **our** customers to read their insurance papers online. If **you** need a paper copy of **your** insurance documents, please get in touch with **your** insurance broker.

Territorial Limits

Except where **we** say otherwise **your** insurance applies in Great Britain and Northern Ireland, Isle of Man and The Channel Islands.

Need to Make a Claim?

- Call us as soon as possible after the incident.
- Notify the police as soon as you become aware of any malicious damage, theft or attempted theft and obtain a crime reference number
- Tell us as much as **you** can about the incident.
- Speak to us before **you** sort out repairs or replace **your tools**.

In the event of a claim under this cover **you must** call our Claims team on the following number to report the incident on:

0203 738 7300

One Call Claims Limited are authorised to deal with all claims for One Insurance Limited. If **you** are not happy with the actions of One Call Claims Limited, please write to One Call Claims Limited, Unit 1, Carolina Court, Doncaster, South Yorkshire, DN4 5RA. One Call Claims Limited are Registered in the UK under registration number 04698407.

Claims can only be made by **you**, **your** immediate family, lodger or anyone calling on **your** behalf.

Section 1 Damage

What is covered?

Damage to **your tools** in the event of:

- A road traffic accident
- Loading or unloading Tools into or on your vehicle
- Fire
- Vandalism

We will cover **you** up to the value as shown in **your** policy schedule.

What is not covered?

- Damage because of wear and tear or any other gradual cause.
- Damage due to the item not being properly fastened or secured.
- Any amount above the amount shown in your policy schedule.
- Tools which are permanently fixed to **your** vehicle.
- Mechanical or electrical faults or breakdown.
- Damage caused where the vehicle has been left unattended.
- Damage to **personal belongings**.

Section 2 Theft and Attempted Theft

What is covered?

Loss or damage to **your tools** in the event of:

- It being stolen.
- An attempt to steal it.

What is not covered?

- Any amount above the amount shown in **your** policy schedule.
- Theft where your vehicle was left unattended, away from your home address, for more than 48 hours.
- Theft where your vehicle was not locked or secured while it is unattended.
- Theft where **your Tools** were not stored securely whilst the vehicle is left unattended.
- Theft or attempted theft where there is no evidence entry was gained without your permission. This includes situations where it cannot be showed that entry was forced or gained via electronic or keyless interface.
- Theft or attempted theft of **personal belongings**.

General Exclusions

We will not cover damage or loss because of any of the following:

- Damage caused outside of the period of policy cover.
- Loss of value after **we** have made a claim payment.
- While **you're** providing courier and/or messenger services.
- While **you're** driving your vehicle for hire or reward or using it for demonstration or transport reasons in the motor trade.
- Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, moth, any because that happens gradually.
- Loss or damage during racing, competitions, rallies, trials, speed testing, off-road or track days including de-restricted toll roads such as the Nürburgring.
- Indirect loss of any kind, including loss of earnings due to damage or theft of **your tools**.
- Any legal liability.
- Mobile telephones, smartphones, electronic organisers, digital cameras and/or other electronic devices which are designed for the recording, storage, management, processing, use, display, playing, transmission or communication of information and/or data and/or images and/or sound
- Games consoles or televisions
- Cash, credit/debit cards, postage stamps
- Any loss or damage arising because of:
 - o War, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance.
 - o Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.

Fraud, Misrepresentation

We will not make a payment where:

- **You** fail to reveal or hide a fact likely to influence whether **we** accept **your** proposal, **your** renewal or any adjustment to **your** policy.
- **You** fail to reveal or hide a fact likely to influence the cover **we** provide.
- **We** reasonably believe any claim or part of any claim **you** make to be false, fraudulent, exaggerated or where **you've** deliberately misled **us** or an **authorised contractor**.

If this happens, all cover under this insurance will be cancelled from the date of the fraud or misrepresentation and **we** will not pay any benefit under this policy or return any premium to **you**. If **we** have made a payment to **you** that **we** shouldn't have, **you** will have to pay it back to **us**.

General Conditions

How We Will Settle Your Claim

When **you** contact **us**, **we** will take some information about the **insured event** that took place. **We** may ask for proof of purchase or receipts for any items that **you** claim for.

When **we** settle **your** claim, **we** will either:

- Pay the cost of repairing **your** or **Tools**; or
- If it's damaged beyond repair, replace it with a new item in the same form and style.

If **you** do not provide information or documentation that **we** have asked for, **we** may not pay **your** claim.

Between the hours of 10pm and 6am, unless **you** are undertaking work at a customer's premises and **your** motor vehicle is parked outside those premises, **your** motor vehicle must be:

- 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 then **you** must park your motor vehicle in a well-lit area, on the same street as and clearly visible from the property in which **you** are residing that night.

If you are unable to meet these conditions, then **your tools** should be removed from the vehicle as we will not pay your claim.

Cancellation

If **you** want to cancel **your** insurance, you need to contact **your** insurance broker.

You can cancel this policy within 14 days of taking it out and where no claims have been made, a full refund will be given. No refund of premium will be given after this period or where a claim has been made against **your** policy.

We, or **your** agent or broker, may cancel this insurance:

- From the start date if **you** do not pay **your** premium.
- By giving **you** seven days' notice in writing at the address **you** gave **us** last. The insurance will end straight after the seven days' notice runs out. **we** will take money away from **your** refund to pay for the time **we** provided cover.
- **You** can cancel this insurance policy mid-term. If **you** have not made a claim, **you** will be entitled to a refund of premium paid less a deduction for the days that **you** have been covered on a pro rata basis; **we** will take money away from **your** refund to pay for the time **we** provided cover.

Complaints

Mistakes do happen. If **you** think **we** have let **you** down, **we** will investigate and fix things **you** are worried about. **We** will do **our** best to try and sort out the problem.

Step 1

We ask that **you** contact the appropriate company during the following hours of 9:00am to 5:30pm Monday to Friday:

- If **you** would like to lodge a complaint regarding the selling of an insurance policy, the first step is to contact **your** insurance broker.
- If **you** would like to lodge a complaint regarding the handling of a claim, the first step is to contact **our** appointed claims handler (i.e. One Call Claims): 0203 738 7306
- If **you** would like to complain in relation to the terms and conditions of the policy cover, the first step is to contact **us**: 01302 495810 (Gibraltar)

All staff have been trained to provide a high level of service and will try to resolve any matter where possible. If the advisor is unable to reach a satisfactory resolution for **you**, they will refer **you** to the appropriate line manager who will also try to resolve **your** complaint. **You** can also register **your** complaint to a complaints handling manager directly:

Selling Complaints	Terms & Conditions Complaints	Claims Complaints
Contact your insurance broker	The Complaints Handling Manager One Insurance Limited Suite 913 Europort Europort Road Gibraltar GX11 1AA	The Complaints Handling Manager One Call Claims Limited Unit 1 Carolina Court Doncaster DN4 5RA

We will try to resolve **your** complaint within 24 hours of receiving it. If this is not possible, **we** will tell **you** **we** have received **your** complaint within 5 working days. A written final resolution letter will be sent to **you** when all of the investigations are complete and within 8 weeks of receiving **your** complaint. At this point, **we** will close our file. If you are still not satisfied, please go to step 2.

Step 2

You can complain to an approved dispute resolution facility run by the Financial Ombudsman Service, when **you** receive **our** final resolution or 8 weeks from the date **you** told us that **you** were not satisfied.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Please include a copy of the Final Response that **we** have issued to **you** with **your** policy number. If **you** would like to make a complaint via the Financial Ombudsman Service, then this must be made within 6 months of **our** final response. This will not affect **your** legal rights. Further information is available at <http://www.financial-ombudsman.org.uk>.

Data Protection

We are fully committed to ensuring that **your** data is protected. **We** comply with Data Protection Laws and apply high levels of security when processing **your** data.

Full information about how **we** handle and process **your** data can be found in **our** Data Protection Notice which **we** highly recommend **you** read. The notice is sent along with **your** policy documents.

If **you** require a copy of the Data Protection Notice or if **you** have any questions about how **we** handle and process **your** data, please contact **our** Data Protection Officer at DPO@One-Insurance.co.uk or alternatively write to **us** at Data Protection Officer, One Insurance Limited, Suite 913, Europort, Europort Road, Gibraltar, GX11 1AA.

FSCS

If **we** cannot meet **our** liabilities, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third-party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance are covered up to 90% of the value of the claim submitted.

You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling: 020 7741 4100.



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