



one
insurance

one insurance
Tools in Transit Policy Booklet

06.07.2023

Contents

	Page
Your Tools in Transit Policy	3
Conflicts of Interest Disclosure	3
Our Promise to You	3
Disclaimer	3
Definitions	4
Our Commitment to the Environment	4
Territorial Limits	4
Data Protection	4
Tools in Transit Cover	5
Make a Claim	5
Summary of Cover	5
Terms and Conditions	6
Exclusions	6
The Law That Applies to This Contract	7
Complaints	8

Your Tools in Transit Policy

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.

In return for your premium we will give you our tools in transit cover as stated on your policy schedule. This will be in line with the sections of this policy document, which are shown as operative on your schedule.

Conflicts of Interest Disclosure

One Insurance Limited is owned by directors who, in some cases, are also directors of One Call Insurance Services Limited, your insurance broker.

Our Promise to You

To avoid any misunderstanding, all our information to you will be in plain English. We promise to be fair and reasonable whenever you need the protection of this policy and we will always act quickly with your interests in mind.

Signed for and on behalf of ONE Insurance Limited



Josh Barnsdale
CEO
ONE Insurance Limited

Disclaimer

We may add to, change, end, remove or suspend any term or condition of cover, temporarily or permanently, as reflected from our consumer feedback, at any time, without notice and liability.

All prices and details published in this information booklet are correct at the time of printing and are subject to change without notice.

New terms apply as soon as they are posted.

Definitions

Policy document	This booklet.
You, your	The person named as the policyholder on the schedule and certificate of motor insurance.
We, our, us	ONE Insurance Limited.
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	Portable hand tools or portable power driven tools.
Data protection laws	Any law, regulation or rules about the protection of individuals about the processing of personal data.

Territorial Limits

Except where we say otherwise, your insurance applies in the United Kingdom including Northern Ireland, the Isle of Man and the Channel Islands.

Data Protection

We are fully committed to making sure that your data is protected. We meet 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 you should read. The notice is sent along with your policy documents.

If you need 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@Onecalldirect.co.uk or write to us at Data Protection Officer, One Call Insurance, First Point, Balby Carr Bank, Doncaster, DN4 5JQ

Tools in Transit Cover

This cover has been created by One Insurance Limited to offer cover for your tools, if your portable hand tools or portable power driven tools are stolen or damaged while being carried in or on your vehicle, and whilst being loaded into or unloaded from your vehicle within the territorial limits.

This cover is given by One Insurance Limited. Please read the details, which explain the contract between you and the provider. If you have any questions or would like more information, please contact One Call Claims on **0203 738 7300**.

If you need to claim under this cover, you must call our helpline on **0203 738 7300**.

Level of Cover:

Refer to your Policy Schedule.

Period of Cover:

The cover runs in line with your main motor insurance policy dates.

Making a Claim

If you need to claim under this cover, you **MUST** call our Claims team on the following number to report the incident:

0203 738 7300

One Call Claims are authorised to deal with all claims for One Insurance Limited.

If you are unhappy with the service received from One Call Claims, please write to One Call Claims Unit 1, Carolina Court, Doncaster, DN4 5RA

Examples of Claimable Events:

- Your vehicle has been broken into and someone has stolen the tools.
- Someone has crashed into your vehicle and the tools have been damaged.
- You were unloading your vehicle and accidentally dropped a power drill.

Examples of Non Claimable Events:

- Your vehicle has been damaged and you want to claim for a power drill but the power drill is already in a poor condition.
- You have misplaced your tools and wish for a replacement.
- You leave your vehicle open at night, leaving access for someone to steal your tools.
- You are unable to prove the purchase of your item.
- Any items associated with your business or trade that don't classify as a handheld tool e.g. tool boxes.

Summary of Cover

- We will pay up to the amount shown you your Policy Schedule for any one claim.
- You must pay the first amount of each any every claim (the excess). Your excess is shown on your policy schedule.
- Up to two claims per policy period.
- An eligible claim will be subject to proof of purchase for the items claimed for. This includes but is not limited to; Store Receipts, Online Order Confirmation

We will provide cover for the damage to, or theft of your tools whilst being carried in or on your vehicle, or being loaded into or unloaded from your vehicle within the Territorial Limits explained in the booklet.

As part of the claim settlement process we would make a decision to either make a payment for the items you are claiming for, replace the items you are claiming for or repair any items that are damaged.

The most we will pay in total for any number of claims during any one period of insurance, is shown on your Policy Schedule.

For any tools more 12 months old from the date of first purchase as new, we will make a deduction from your claim settlement figure for each year the product is in circulation.

Time period from date of purchase:

- 0-11 months - 10% deduction
- 12-23 months - 20% deduction
- 24-35 months - 30% deduction
- 36-47 months - 40% deduction
- 48 months and over - 50% deduction

Terms and Conditions

- 1** You must abide by the terms and conditions of this cover.
- 2** You must be a resident of the United Kingdom, the Channel Islands, or the Isle of Man, and you must also have a permanent address in your country of residence.
- 3** For help to be given, your motor insurance policy must be in order and not due to be cancelled.
- 4** All payments on your motor insurance policy must be up to date at the date of the claim, and you must continue to make payments in line with the original agreement.
- 5** We reserve the right to cancel this policy by sending a cancellation notice to your last known address, giving seven days notice. Charges on your main motor insurance policy are separate.
- 6** You can cancel this policy within 14 days of taking it out; where no claims have been made a full refund will be given. No refund of premium will be given after this period.
- 7** Your Tools in Transit cover will be cancelled if your motor insurance policy is cancelled.
- 8** Any claim must be reported within 14 days of the incident.
- 9** When/If you were to make a claim, a copy of the vehicle's V5 or legitimate bill of sale is required as proof of vehicle ownership.
- 10** If you report a claim, proof of ownership or proof of payment for your tool/tools is required.
- 11** Overnight Parking Requirement (applies between the hours of 10:00pm to 6:00am inclusive) No claim will be admitted for theft in respect of property left in or on any unattended insured vehicle for the night except where the insured vehicle is protected in accordance with any other vehicle security requirements specified herein and is either garaged in a building which is securely closed and locked or parked in a compound secured by locked gates or if the insured vehicle is alarmed and is parked on your off-road driveway adjacent to your private house.
If you cannot adhere to these conditions, you must park the insured vehicle:
 - In a well-lit area;
 - On the same street; and
 - Clearly visible from the address in which you are residing that night.

If you cannot comply with the above conditions then you must remove your property from the insured vehicle overnight. 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.

Exclusions

- 1** Any claim up to the amount of any excess that applies to your insurance.
- 2** Any theft claim if your vehicle has been left unattended for more than 48 hours.
- 3** Any theft claim, unless entry to your vehicle was gained by forcible or violent means.
- 4** Any loss which is not directly associated with the incident that caused the claim. For example, loss of profit, loss of income or costs incurred as a result of the loss of use of your tools/vehicle.
- 5** The loss of sheets, ropes, packing materials or toggles, or securing chains which are damaged.
- 6** Personal belongings.
- 7** Tools which are carried or despatched for hire and reward.
- 8** Damage as a result of packing which was inadequate to withstand normal handling during transit:
 - Unsuitable packaging size, shape and material for a product.
 - Poorly sealed packaging.
- 9** Any loss of value as a result of wear and tear.
- 9** Damage caused by or arising from mildew, moth, vermin, manufacturer's defect or mechanical or electrical breakdown (unless this was caused by external damage).
- 10** Any tools that form part of, or is/are permanently attached to your vehicle.
- 11** Any damage resulting from war, invasion, acts or foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution insurrection, military or usurped power, riot or civil commotion.
- 12** Any damage resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- 13** Any damage resulting from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 14** Any claim arising caused by deliberate damage or due to your own negligence of care.
- 15** Any damage resulting from the vehicle being kept on a public road.

The laws that apply to this contract

Unless we agree with you to apply the laws of another country, English law will apply to this contract. All communications will be in English. All disputes arising out of this contract will be under the exclusive jurisdiction of the Courts of England and Wales.

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)

What if You Have a Complaint?

Mistakes do happen, and if you feel let down we have procedures in place to investigate and remedy your concerns. We will do our best to resolve the issue.

Your broker, One Call Insurance Services Limited, is authorised and regulated by the Financial Conduct Authority (FCA). One Call follow the FCA guidelines for complaint handling and the steps to follow are set out on our website www.onecallinsurance.co.uk

Step 1:

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

- If you would like to lodge a complaint about the selling of an insurance policy, the first step is to contact One's broker (i.e. Yoga Insurance Services Limited): Live Chat available at www.yoga-insure.co.uk
- If you would like to lodge a complaint about the handling of a claim, the first step is to contact One's Claims Handler (i.e. One Call Claims): [01302 552316](tel:01302552316)
- If you would like to complain about the terms and conditions of the policy cover, the first step is to contact the insurer (i.e. One Insurance Limited): [01302 495810](tel:01302495810) (Gibraltar)

All staff have been trained to give 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 the Complaints Handling Manager directly:

Selling Complaints	Terms and Conditions Complaints	Claims Complaints
The Complaints Handling Manager Yoga Insurance Services First Point Balby Carr Bank Doncaster DN4 5JQ	Suite 913 Europort Europort Road Gibraltar GX11 1AA	The Complaints Handling Manager One Call Claims Unit 1 Carolina Court Doncaster DN4 5RA

We aim to resolve your complaint within 24 hours of when we receive it; however, if this is not possible then we will acknowledge your complaint within five working days. A written final resolution letter will be sent to you once all investigations are complete and within eight weeks of receiving your complaint. At which point we will then close our file. If, however, you stay dissatisfied at this stage please go to step 2.

Step 2:

You have the right to refer your complaint to an approved dispute resolution facility run by the Financial Ombudsman Service, either when you received our final resolution or eight weeks from the date you told us that you were dissatisfied.

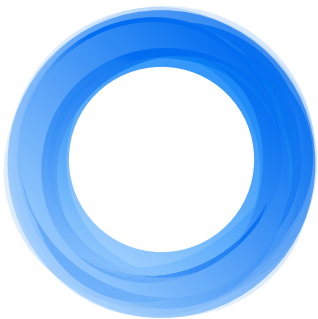
Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Please include a copy of the final response that we sent to you with your policy number and quote 'One Call Insurance Services Limited' as a reference. If you would like to make a complaint via the FOS then this must be made within six months of our final response. This will not affect your legal rights. Further information is available at <http://www.financial-ombudsman.org.uk>.

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)

Notes...



one
insurance

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)