

# eGoods in Transit – Carriage of Tools Policy Summary



This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## Name of the Insurance Undertaking

The insurer of this policy is Norwich Union Insurance Limited.

Registered address: 8 Surrey Street, Norwich NR1 3NG

## Type of Insurance and Cover

The eGoods In Transit- Carriage of Tools policy protects general merchandise connected with the business owned by or the responsibility of the insured, against “all risks” of loss or damage whilst within the vehicle or overnight in a locked building, for a period of 12 months.

## Significant Features and Benefits

Your policy includes the following features, which are explained in detail in the policy document.

- “All risks” of loss or damage to the property insured whilst in your vehicle or whilst kept overnight in a locked private dwelling, building or garage.
- Cover applies within the geographical limits of Great Britain, Northern Ireland, Republic of Ireland, the Channel Islands and the Isle of Man
- Unlimited cover for your own sheets, ropes, chains, toggles or packing materials
- Personal effects of the insured’s drivers whilst in the vehicle – up to £250 any one driver and any one loss
- Costs incurred in transferring to any vehicle or carrying to original destination, following collision, overturning or impact to the vehicle insured
- Up to £250 for the cost of removing debris

## Main Exclusions

The main policy exclusions are:

- The excess stated in the policy schedule
- Depreciation, deterioration or variation in temperature unless caused by an accident to the means of conveyance
- Insufficient or unsuitable packing or preparation of the property insured
- Theft of or from a vehicle unless such theft is evidenced by violent and forcible entry to such vehicle
- Loss or damage to cash, mobile telephones, gold and silver articles, computers, tobacco, wines, spirits and the like.
- Mechanical or electrical derangement unless caused by external means
- Wilful misconduct of the insured, ordinary wear and tear or gradual deterioration.
- Theft or attempted theft from an unattended vehicle unless:
  - (1) all doors, windows and other points of access are securely locked and the keys removed
  - (2) during the hours of 9pm until collected by the insured’s driver unless the vehicle is garaged in a securely locked building or compound

*(Special Clause A Overnight Theft Exclusion – Vehicle in the Open)*

## Basis of claims settlement

Insurers settle losses on the market value of the item lost or destroyed. *(This policy does not cover on a replacement as new basis)*

## Duration of Policy

Then policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your policy schedule.

## Right to cancel

Consumer cancellation rights only apply to policies, which are purchased by an individual or partnership in England and Wales, where the policy provides both private and business use. **No period of reflection is provided under this policy.**

## How to claim

Should you wish to make a claim under your policy, please call our Claims Help Line as soon as possible.

Telephone: 0161 827 3158.

You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your policy documents.

## Complaints

We hope that you will be very happy with the service provided. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to the policy for full details of the complaints procedure.

We are a member of the Financial Ombudsman Service. If you have complained to Norwich Union and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

## Financial services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Norwich Union Insurance Limited Registered in England No. 99122

Registered Office 8 Surrey Street Norwich NR1 3NG

Authorised and Regulated by the Financial Services Authority