



TRINITY
LANE

Tools in Transit

INTRODUCTION

About Your Insurance

Welcome to your Tools in Transit insurance policy.

This insurance is designed to protect you if your portable hand tools or portable power driven tools are stolen or damaged while being carried in or on your vehicle and while being loaded into or unloaded from your vehicle.

Cover applies within the United Kingdom, the Channel Islands and the Isle of Man.

Please take time to read the "Important Information" section of this Policy Document. It tells you about things you need to check, actions you need to take and things you need to tell us about once the insurance has started.

This insurance was arranged by your agent, Adrian Flux Insurance Services, who is also the policy administrator. The contact details are: Adrian Flux Insurance Services, East Winch Hall, East Winch, King's Lynn, Norfolk. PE32 1HN. Tel: 0344 381 6502

Claims are handled by Hadleigh Claims Management on behalf of the insurer.

This Insurance is underwritten by Trinity Lane Insurance Company Limited. We are authorised and regulated by the Malta Financial Services Authority to carry on general insurance business and are licensed to provide general insurance business in the UK. Trinity Lane Insurance Company Limited is registered in Malta - registration number C40137.

This is an annual insurance policy. The start date of your policy and the period of insurance are shown on your Policy Schedule.

Some words and phrases in this Policy Document and in your Policy Schedule will always have the same meaning wherever they appear. They are all listed and explained in the "Definitions" section which can be found at the end of this Policy Document.

All insurance documents and all communication with you about this policy will be in English.

How To Make A Claim

To make a claim, call Hadleigh Claims Management immediately on 01279 940448.

The Insurance Contract

This Policy Document and your Policy Schedule are your insurance documents and together they make up the contract between you and us. It is important that you read this Policy Document carefully along with your Policy Schedule so you can be sure of the cover provided and to check that it meets your needs.

This Policy Document and your Policy Schedule are issued to you by Adrian Flux Insurance Services in its capacity as our agent. In exchange for you paying the premium amount referenced in your Policy Schedule, you are insured in accordance with the terms & conditions contained in these documents (and any amendments made to them) for the duration of your policy.

IMPORTANT INFORMATION

It is important that:

- You check your Policy Schedule to ensure the details are correct and that the cover is as you requested;
- You check that you are eligible for this insurance (see “Eligibility For Cover” below);
- You notify your agent as soon as possible of any inaccuracies on your Policy Schedule, or if you are not eligible for the insurance;
- You are aware of your duty of fair presentation (see “Your Duty of Disclosure” below); and
- You comply with any duties detailed under each section of the Policy Document and under the insurance as a whole.

There are conditions which apply to the whole of this insurance and full details of these can be found in the “General Conditions” section on page 6 of this Policy Document.

There are also conditions which relate specifically to making a claim, and these can be found in the “Making a Claim” section on page 5 of this Policy Document.

In these sections you will find conditions that you need to meet. If you do not meet these conditions, we may reject a claim payment or a claim payment could be reduced.

Eligibility for Cover

It is a condition precedent to our liability under this insurance contract that the following matters are true and accurate:

- Your vehicle must be covered by a separate motor insurance policy issued by an insurance company authorised by the Financial Conduct Authority.
- You are a resident of the United Kingdom, Channel Islands or Isle of Man with a permanent address in your country of residence.
- Your vehicle is road legal and in a roadworthy condition with a valid MOT certificate where required by law.
- The gross vehicle weight of your vehicle does not exceed 7.5 tonnes.

If you do not meet the eligibility requirements above we will not provide any cover under this policy.

Please contact your agent as soon as possible if you are unable to meet the eligibility requirements, or if you have any queries. Contact details are given on page 2 of this Policy Document.

My Fair Presentation Duty

Under the Insurance Act 2015, you have a duty to make a fair presentation of the risk to us before this policy starts, at each renewal of the policy, and when you make any amendment(s) to your cover.

If you breach your duty to make a fair presentation of the risk to us, then

- where the breach was deliberate or reckless, we may avoid this policy and refuse all claims, and keep all premiums paid;
- where the breach was neither deliberate nor reckless, and but for the breach:
 - we would not have agreed to provide cover under this policy on any terms, we may avoid this policy and refuse all claims, but will return any premiums paid;
 - we would have agreed to provide cover under this policy but on different terms (other than premium terms), we may require that this policy includes such different terms with effect from its commencement, and/or
 - we would have agreed to provide cover under this policy but would have charged a higher premium, our liability for any loss amount payable shall be limited to the proportion that the premium we charged bears to the higher premium we would have charged. For example if due to a breach of fair presentation we charged a premium of £36.00 but we should have charged £120.00, for a claim submitted and agreed at a settlement value of £5,000 you will only be paid £1,500.

What You Must Tell Us About After Your Insurance Starts Transferring Your Policy if You Sell or Change Your Vehicle

If you sell or change your vehicle, you may transfer the remaining period of insurance to a replacement vehicle. You must notify your agent and if the change is acceptable to us, they will issue a new Policy Schedule confirming the details of the replacement vehicle. This may result in a change to the annual premium.

Continuation of cover will only apply from the start date shown on your new Policy Schedule.

MAKING A CLAIM

Who to Contact

To make a claim call Hadleigh Claims Management on 01279 940448.

Caring for customers

If You have a problem

We hope You will be completely happy with this Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

Complaints about the sale & administration of this Insurance

In the first instance, please contact Our Customer Services Manager either by telephone on 0330 123 1041, or by e-mail to complaints@adrianflux.co.uk.

Alternatively write to
Adrian Flux Insurance Services
Customer Relations Department
East Winch Hall
East Winch
King's Lynn
Norfolk
PE32 1HN

If your complaint is about the way your insurance cover is managed, or about the actual policy you should contact:

The Financial Ombudsman Service
Customer Contact Division
Exchange Tower
London
E14 9SR
Telephone 0800 0234 567
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete Their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0800 678 1100 or 0207 741 4100.



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