

Tradesman – Personal Tools

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Personal Tools policy. If you want to see the full terms, conditions or exclusions of the cover please refer to the policy document.

Type of insurance and cover

This covers loss or damage to powered and non-powered handheld tools of all types belonging to, leased to, on hire purchase, loan or hired to you or your employees.

The duration of this contract is 12 months. Completion of a proposal form is not required.

What is insured

“All risks” cover for loss of or damage to personal tools belonging to you occurring at any situation in the UK, Channel Islands and the Isle of Man including transit.

Where an item is lost or damaged beyond economical repair we will pay to replace it with a new one.

What is not insured

We will not pay for:

- damage to any tool caused by its own breakdown
- losses only discovered as a result of a routine inventory.

Special Security Exclusions

Personal Tools

We will not pay for personal tools whilst unattended unless they are contained in:

- a) a vehicle provided that the doors of the vehicle are locked and all its windows and other openings are fully closed and properly fastened; or
- b) a locked building or locked storage unit.

Cancellation rights

If you decide you do not want to accept the policy, or any subsequent renewal of it, please tell us within 14 days of receiving the policy or renewal notice. We may, at our discretion, charge you for the time you have been on cover, including insurance premium tax.

Claims

To notify a claim please call **0800 302 9055**, 24 hours a day, 365 days a year.

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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