

keyfacts

Jarretts Toolshield Policy Summary



This is a summary of the standard cover available under the Jarretts Toolshield insurance policy. The summary does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording, a copy of which is available from your insurance adviser on request. The policy, and not this summary, is the basis of the contract of insurance.

Jarretts Toolshield Scheme Policy

The Toolshield Insurance Policy is an annual insurance contract that gives cover for business tools and equipment. The policy is underwritten by Fortis Insurance Limited, through the adviser Jarretts Plc. English Law applies to the contract.

The cover may be varied to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule. If you opt for a period of insurance that is greater than one year you are advised to review your cover periodically. The sums insured you choose must represent the full values at risk; if they do not, payments may be reduced in the event of a claim. Refer to your insurance adviser for full advice on your sums insured and cover requirements.

The Toolshield policy has specified cover for business tools and equipment. This policy summary is set out following the available cover in the policy wording.

Material Damage

The insurance includes the following cover.

Fire, lightning or explosion

Specified perils

Accidental damage

Theft or attempted theft





Jarretts Toolshield - Policy Summary

Principal Cover and Benefits

	Property Covered	Maximum Amount Payable
Tools including tool boxes and/or cabinets	Tools including tool boxes and/or cabinets which are owned by you and used in your occupation, trade or profession whilst away from the premises, either within the United Kingdom, Isle of Man or Channel Islands.	The sum insured selected

Principal Exclusions

- Theft not involving forcible and violent entry or exit from the Insured's private residence, other premises or motor vehicle
- Theft or attempted theft where the Insured or any partner or employee of the Insured or any member of the Insured's family or household be concerned as principal or accessory
- Due to disappearance, unexplained loss, inventory shortages, misfilling or misplacing of information or loss of use
- Theft from the open back, soft top or soft sided areas of any unattended vehicle
- Any telephonic instrument or ancillary equipment of any description
- Any mechanically propelled vehicle or plant for which a certificate of Insurance or security is required to meet the requirements of road traffic legislation
- Loss as a result of being deceived into knowingly parting with any or the property insured
- Damage caused by:-
 - Third parties whilst the property insured is let out on hire or lent to them
 - Storm or flood unless the property is contained in an enclosed vehicle or in a building
 - Damage to articles of a brittle or fragile nature unless caused by fire or theft
 - Use of any article contrary to the manufacturer's instructions or adjustment or interference with any component part of the property insured
 - Any process involving heating, drying, cleaning, dyeing, staining, repairing, restoring, fitting, alteration or maintenance of any property
 - Wear, tear, depreciation, loss of use, scratching, rust or other gradually operating cause, mechanical or electrical breakdown
- All losses arising from, caused by, or contributed to by terrorism
- The first amount, as detailed in the quotation or schedule, of any claim

Please refer to the General Conditions and Exclusions section of the policy wording for full details of all the general policy exclusions.



Cancellation Procedure

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

Claim Notification

For all claims contact Jarretts Plc on **0117 9659464** between the hours of 9am and 5pm Monday to Friday. The claims handler will ask your name, policy number and full details of the loss circumstances. Alternatively send your claim details to Jarretts Plc, Tarn House, 629/633 Fishponds Road, Fishponds, Bristol, BS16 3JS. You will be advised on the procedures and what documentation is required to deal with your claim. Full claims procedures are noted in the policy wording under the General Conditions.

Complaint Procedure

If you are unhappy with any part of our service, please follow the steps below. Contact Jarretts Plc, if you are still not happy follow these steps:-

Step 1 – Contact Fortis Customer Service Adviser, Fortis Insurance Ltd, Fortis House, Tollgate, Eastleigh, SO53 3YA, England

Step 2 – If your complaint has not been resolved, contact Barry Smith, Chief Executive, Fortis Insurance Ltd at the same address

Step 3 – If you are not satisfied with our final decision and your business Turnover is less than £1 million and/or you have Household Contents cover as part of your policy you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Financial Services Compensation Scheme

In the event that Fortis Insurance Ltd is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme; their telephone number is **0207 8927300**.

More information can be found at www.fscs.org.uk