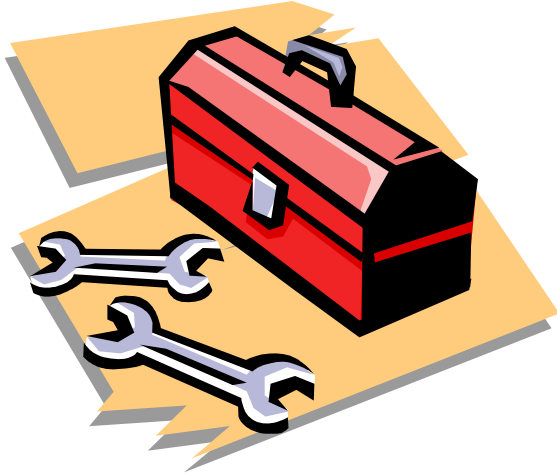


TOOL SHIELD POLICY



“ALL RISKS” INSURANCE COVER FOR TRADESMANS TOOLS

- NEW FOR OLD COVER
- PREMIUMS FROM £82.50
- 15% NO CLAIMS BONUS
- INDEX LINKED
- THEFT FROM UNATTENDED VEHICLES AVAILABLE
- GROUP DISCOUNTS (ASK)



- Jarretts Plc are recognised UK insurance scheme specialists and have been handling large schemes for well over 30 years

THE TOOLSHIELD IS:-

A secure “All Risks” Insurance Shield, to cover unforeseen and expensive Tool Replacement Costs, including Tool Boxes and/or Cabinets. Claims settlement is on a “New for Old” basis.

This special scheme, is designed for persons resident in the UK (Ex N Ireland), who own and use Tools in their occupation, trade or profession. The sum insured must represent the TOTAL replacement cost of ALL your Tools and/or Toolboxes and/or Cabinets.

Claims are dealt with as simply as possible. Send your claim form and details to Jarretts PLC. Tools are either replaced direct to you from our suppliers, or repaired if necessary, or you may be provided with a voucher for your local supplier, to enable replacement.

All Claims are subject to a deductible of 5%, reinstatement fee, therefore providing full continuous cover again, up to the next renewal date (minimum £20).

We can cover your Tools 24/7 in a vehicle, even outside your working period (and not contained in a compound or building secured in accordance with the “Protection Warranties” shown), by payment of an additional 50% of the basic premium chargeable.

However, when unattended, the vehicle must be, locked and secure and protected by an **activated** Thatcham Category 1 Alarm and Immobiliser supplied and fitted by a Vehicle Security Installation Board Member. (See Protection Warranties overleaf for full details). **Any other protection must be approved by Jarretts Plc in writing.**

No Claims Bonus: 15% will be allowed from the renewal premium, if you do not claim under the policy for at least one year.

Inflation increases, are automatically provided for at each renewal for your protection, by index linking. You need to review your own sum insured regularly, to allow for purchases and increases, to ensure you are not underinsured, in order that the sum insured is maintained at an adequate level.

Policy excesses: Generally none, other than:

All Trades (except Motor Trade):-

£250 excess for theft from unattended vehicles overnight.

Motor Trade:-

£100 excess for theft increasing to £350 if from unattended vehicles overnight.

Naturally, as you would expect, there are some exclusions as would be normal for this class of business, such as, wear and tear, tools when let out on hire, fraud, dishonesty and electrical breakdown. A specimen policy is available on request, showing full details.

Toolshield is Underwritten by Fortis Insurance Ltd, which has assets of over £700 billion.

Premium rates are shown (see on), or telephone Jarretts Plc
0117 9659464

This prospectus cancels all previous issues to 1st January 2005