



covermytools

Statement of Facts - Important Notice

Please make sure you understand the following:

- The policy will cover Accidental Damage, Theft & Loss of Powered and Non-Powered handheld Tools belonging to your business, or held under a hire-purchase agreement, leased or hired to you.
- The policy will cover your tools in the United Kingdom and anywhere in the World up to maximum period of 30 days per annum.
- Basis of claims settlement is repair or reinstatement via our chosen supplier.
- The policy provides cover for damage, or loss, to tools caused by theft and/or attempted theft from an unattended motor vehicle providing that the vehicle is locked and tools are concealed out of sight. All fitted security measures, such an alarm, should set and operational.

You have also confirmed that the following statements are correct:

- 1 You are a UK resident and/or business, registered to trade in the United Kingdom
- 2 You are the legal owner of the tools to be insured (or responsible for them under a hire purchase, lease or hire agreement) and you utilise them for business purposes
- 3 Neither you, nor any director, or partner of the trade or business, or its subsidiary companies, either personally, or in any business capacity:
 - I have ever had a proposal refused or declined, or ever had insurance cancelled, renewal refused, or had special terms imposed
 - ii have ever been convicted of, or charged (but not yet tried) with a breach of any health and safety legislation, or any other criminal offence other than parking or motoring offences, or offences which are spent under the Rehabilitation of Offenders Act 1974
 - iii are subject to bankruptcy or insolvency orders which are either outstanding, or have been discharged for less than 5 years
 - iv have been subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent) within the last 10 years.
 - v have been subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up order or administration order, or administrative receivership proceedings within the last 10 years.
- 4 You have not suffered more than one loss, or had any claims made against you, whether insured or not, in the last 3 years which would have been covered under a tools insurance policy.
- 5 You have read and understood the Policy Wording and are happy for us to process your data for insurance purposes as outlined in our Privacy Policy.