



**Tools and Van Contents**

**Insurance for your Renault Kangoo**

Thank you for taking out Lloyds Bank Motor Insurance, including Tools and Van Contents provided by AXA Insurance UK plc.

This is your contract of insurance for Tools and Van Contents, please read this carefully. Please check your Additional Benefits Policy Summary for details of your cover.

**Claims Helpline**

**0330 018 7558**

24 hours a day 365 days a year

You will need to select option 2

Please have your policy information available

This **policy** is arranged and administered by BISL Limited. BISL Limited is an intermediary authorised and regulated by the Financial Conduct Authority. Registered in England No. 3231094. Registered Office Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS

This **policy** is underwritten by AXA Insurance UK plc authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under FCA Firm Reference Number 202312. Registered in England No 78950. Registered office 5 Old Broad Street, London, EC2N 1AD.

**1 Your Policy**

Your **policy** is a contract of insurance between **you** and **us**. The information and declaration, which **you** or anyone on **your** behalf has provided to **us** in applying for the insurance together with **your policy**, forms the basis of the contract.

The **policy** describes the cover for which **we** have accepted **your** premium. The **policy** wording, Additional Benefits policy summary provided in your main vehicle insurance policy and any endorsements must be read together.

Your **policy** is renewable provided **we** agree to accept **your** premium for any subsequent **period of insurance**. A new document will be issued for each **period of insurance** showing any changes to **your** cover.

Throughout **your policy**, **we** use defined terms. Defined terms are used to explain what a word means and are highlighted in bold black print.

Headings have been used for **your** guidance to help **you** understand the cover provided. The headings do not form part of the contract.

Under the heading 'What is covered' **we** give information on the insurance provided. This must be read with 'What is not covered', the policy conditions and any conditions of cover that are applied to each section.

Under the heading 'What is not covered' **we** draw **your** attention to what is excluded from **your policy**.

**2 Making a claim**

If **you** need to make a claim please first check **your policy** to make sure **you** are covered. **You** must then follow the Claims notification condition and Claims procedures condition of this policy, in the section headed Policy conditions.

**3 Making a complaint**

If **you** are not happy with the way a claim or any other matter has been dealt with, please read the 'What happens if I have a complaint' section of this **policy**.

**4 Meanings of defined terms**

These meanings apply throughout **your policy**. If a word or phrase has a defined meaning it will be highlighted in bold black print and will have the same meaning wherever it is used in this **policy**.

Word	Definition
Administrator	BISL Limited
Excess	First amount of any claim or claims for which <b>you</b> are responsible.
Geographical limits	Anywhere (including sea crossings) in or between Great Britain, Northern Ireland, the Channel Islands, the Isle of Man.
Domestic goods	Items, goods, possessions and belongings (including <b>personal possessions</b> ) owned by <b>you</b> or any member of <b>your</b> family permanently resident with <b>you</b> or for which <b>you</b> are responsible which are carried in the <b>vehicle</b> .
Main vehicle insurance policy	The <b>policy</b> of motor insurance taken out by <b>you</b> in compliance with the Road Traffic Act, in connection with this <b>policy</b> .
Personal possessions	<b>Your</b> personal goods and possessions carried or worn by <b>you</b> .
Period of insurance	Period during which <b>your</b> main <b>vehicle</b> insurance <b>policy</b> is in force or this <b>policy</b> is purchased, which is later.
Policy	<b>Policy</b> , Additional Benefits policy summary provided in your main vehicle insurance <b>policy</b> and any endorsements attached or issued.

Word	Definition
Property	Goods and trade tools belonging to <b>you</b> or for which <b>you</b> are responsible, relating to <b>your</b> business and carried in the <b>vehicle</b> .
Vehicle	Motor <b>vehicle</b> , articulated <b>vehicle</b> , trailer or semitrailer owned or operated by <b>you</b> as stated in <b>your main vehicle insurance policy</b> .
We/us/our	AXA Insurance UK plc.
You/your/yourself	Person(s), firm, company or organisation in <b>your</b> main vehicle insurance <b>policy</b> as the policyholder.

## 5 Policy Conditions

These are conditions of the cover and apply throughout **your policy**. If **you** do not comply with a condition **you** may not receive payment for a claim or **you** may lose all rights to **your** cover.

If **you** are unsure about any of these conditions or whether **you** need to notify **us** about any matter, please contact **us**.

### Applicable law condition

**You** and **we** can choose the law which applies to this **policy**. **We** propose that the Law of England and Wales apply. Unless **we** and **you** agree otherwise, the Law of England and Wales will apply to this **policy**.

### Arbitration condition

If **we** agree to pay **your** claim and **you** disagree with the amount to be paid the amount of the difference will be referred to an arbitrator who is jointly appointed. **You** may be able to refer **your** case to the Financial Ombudsman Service (FOS). In either case this will not affect **your** right to take action against **us** over this disagreement.

### Cancellation condition

The **policy** will automatically be cancelled in the event that the underlying **main vehicle insurance policy**, in conjunction with which it is arranged, is cancelled or voided at any time.

#### Where **you** cancel **your policy**

**You** may cancel this **policy** at any time by contacting Customer Services detailed in **your main vehicle insurance policy**. For further details including cancellation fees and any refund of premium due, please read the cancellation sections in **your main vehicle insurance policy**.

#### Where the **administrator** can cancel **your policy** on **our** behalf

The **administrator** may cancel this **policy** at any time provided that they give **you** 14 days written notice.

1. The **administrator** will only cancel this **policy** if there are grounds to do so due to serious breaches of the terms and conditions if **we** or the **administrator** reasonably suspect fraud or misrepresentation,
2. If **you** act in an abusive or threatening manner to **our** or the **administrator's** staff
3. If **you** fail to respond to **our** or the **administrator's** requests for additional information
4. If the premium has not been paid

Cancellation of **your policy** will not affect any claims or rights **you** or **we** may have before the date of cancellation.

**We** or the **administrator** do not have to offer renewal of **your policy** and cover will cease on the expiry date.

### Claims notification condition

**You** must

1. As soon as practical
  - a. Give **us** notice of any circumstances which might lead to a claim under **your policy**
  - b. Give **us** all the information **we** request.
2. Immediately
  - a. On receipt send **us** every letter, court order, summons or other legal document served upon **you**
  - b. Tell **us** about any prosecution, inquest or fatal accident inquiry or dispute for referral to adjudication or court proceedings in connection with any potential claim under **your policy**
  - c. Notify the police of any loss or damage that has been caused by malicious persons, thieves, rioters, strikers or vandals.

If **you** do not comply with this condition **we** have the right to refuse to pay **your** claim.

### Claims procedures condition

1. **You** must take or allow others to take practical steps to prevent further injury, loss or damage, recover **property** lost or **domestic goods** lost and otherwise minimise the claim
2. At **your** expense **you** must provide **us** with
  - a. Full details in writing of any injury, loss or damage and any further information or declaration **we** may reasonably require
  - b. Any assistance to enable **us** to settle or defend a claim
  - c. Details of any other relevant insurances.
3. **You** may not accept, negotiate, pay, settle, admit or repudiate any claim without **our** written consent
4. Following a claim **you** must allow **us** or anyone authorised by **us**
  - a. Access to premises
  - b. To take possession of, or request delivery to **us** of any **property** or **domestic goods** insured.
5. **You** may not abandon any **property** or **domestic goods** to **us**.
6. **We** will be allowed complete control of any proceedings and settlement of the claim.

If **you** do not comply with this condition **we** have the right to refuse to pay **your** claim.

### Fraud condition

If **you** or anyone acting for **you**:

1. Knowingly makes a fraudulent or exaggerated claim under **your policy**;
2. Knowingly makes a false statement in support of a claim (whether or not the claim itself is genuine); or
3. Knowingly submit a false or forged document in support of a claim (whether or not the claim itself is genuine),

**We** will:

- a. Refuse to pay the claim;
- b. Declare the **policy** void, treating it as if it had never existed without any refund of premium; and
- c. Recover any sums that **we** have already paid under the **policy** in respect of the claim and any previous claims.

**We** may also inform the police of the circumstances.

### Important notice condition

**You** must, in the event of a claim provide **us** with

1. Original purchase invoices and age of items lost and/or damaged
2. If 1 is not available, evidence of ownership must be provided
3. Copy driving licence
4. Repair and/or replacement invoices/ quotations
5. Evidence of forcible entry or exit, ie invoice for repair/replacement locks
6. Repair estimate, if **property** or **domestic goods** damaged
7. Statement of claim
8. Copies of all correspondence exchanged with suppliers and/or any other parties regarding their liability for the loss and/or damage.

If **you** do not comply with this condition **we** have the right to refuse to pay **your** claim.

### Misrepresentation and non-disclosure condition

**You** must

1. Disclose all information relevant to this insurance and the **main vehicle insurance policy**
2. Not make any statement which is incorrect.



If **you** fail to disclose information relevant to this insurance, the **main vehicle insurance policy** or make any statement which is incorrect this may result in the refusal of a claim or a claim not being fully paid and **we** may make the **policy** void, which means that it is no longer in existence, from the date the contract was formed.

**Other insurance condition**

If a claim is made under **your policy** and there is other insurance cover for which **you** are, or would be but for this **policy**, entitled to have a claim paid under the other insurance, **we** will at **our** option, either pay

1. A proportionate share of the claim or
2. An amount beyond that which is or would be payable under the other insurance.

**Subrogation (our rights) condition**

**We** will be entitled to undertake in **your** name or on **your** behalf

1. The defence or settlement of any claim
2. Steps to enforce rights against any other party before or after payment is made by **us**.

**Third party rights condition**

This contract is between **you** and **us**. The rights under this contract will not be enforceable by any other party because of the Contract (Rights of Third Parties) Act 1999.

**6 What is covered**

**We** will cover **you** for loss of or damage to **property** or **domestic goods** occurring during the **period of insurance** whilst in transit to destinations within the **geographical limits** by **your vehicle** including

1. Loading prior to despatch from the point of actually lifting **property** or **domestic goods** by or onto **your vehicle**
2. Unloading and movement to the first resting place at the final destination.

**Basis of claims settlement**

**We** will pay **you** for the invoice or receipt value of **property** or **domestic goods** at the time of loss or **we** may repair, replace or reinstate **property** or **domestic goods** lost or damaged.

If an invoice or receipt has not been raised at the time of loss, the valuation will be based on the sale or re-sale value of the **property** or **domestic goods** at the time of the start of the transit.

If the lost or damaged **property** or **domestic goods** is not new, **we** will deduct the following percentages for wear, tear and depreciation as part of the claims settlement.

- 1-11 months - 10% deduction
- 12-23 months - 20% deduction
- 24-35 months - 30% deduction
- 36-47 months - 40% deduction
- 48 months and over - 50% deduction

In the event of loss of or damage to any machinery or equipment, which when complete for sale or use consists of several parts, **we** will only pay for the part or parts actually lost or damaged, including any replacement charges. In all circumstances **we** will not pay more than the value of the complete machine or equipment.

Claims for the total loss or destruction of ropes and sheets cover, **personal possessions** and electronic equipment cover will be settled on the basis of value at the time of loss or damage with adjustment for wear and tear, but **we** will not pay more than the limit specified for the cover in respect of any one claim.

**Additional expenses cover**

**We** will pay up to £10,000 any one claim for expenses reasonably incurred by **you** in

1. The removal of debris and site clearance from the immediate area of the site where damage to **property** or **domestic goods** in transit by **vehicle** has occurred
2. Transferring **property** or **domestic goods** to any other conveyance, following fire, collision, overturning or impact of the conveying **vehicle**, including carrying the **property** to the original destination or to a place of collection

3. Reloading onto the **vehicle** any **property** or **domestic goods** which has fallen from the **vehicle**
4. Re-securing the **property** or **domestic goods** where there is dangerous movement of the load in transit by **vehicle**.

**Demonstration or approval cover**

**We** will pay up to the total sum insured shown in **your** Additional Benefits policy summary provided in your main vehicle insurance policy for accidental loss of or damage to **property** during the **period of insurance** within the **geographical limits** whilst

1. In transit in **your vehicle** to or from **your** customers premises on demonstration or on approval
2. On the customers premises where the **property** is being demonstrated or being approved, excluding loss or damage caused by or through its demonstration or use.

**Electronic equipment cover**

**We** will pay up to £500 any one claim for accidental loss of or damage to portable electronic equipment belonging to **you** occurring during the **period of insurance** within the **geographical limits**, whilst being used by **you** in a **vehicle** in the course of transit of **property**.

**Exports (Free on board/Free on aircraft) cover**

**We** will cover **you** against loss of or damage to **property** occurring during the **period of insurance**, consigned to an address outside the **geographical limits**, where, by agreement, **you** are responsible for all expenses and insurance prior to delivery of the **property** over ships, rail or on aircraft. The cover will apply whilst in transit within **your vehicle** within the **geographical limits** and for a period of up to 30 days whilst the **property** is temporarily stored awaiting shipment on any quayside or in any dock or airport store.

**Incoming goods cover**

**We** will cover **you** up to the total sum insured for loss of or damage to **property** occurring during the **period of insurance**, consigned to **you** from an address within the **geographical limits**, if it is **your** responsibility to insure.

**Packers' premises cover**

**We** will pay up to the total sum insured shown in **your** Additional Benefits policy summary provided in your main vehicle insurance policy for accidental loss of or damage to **property** during the **period of insurance** within the **geographical limits** whilst in transit in **your vehicle** to or from premises where the **property** is being packed for transit on the premises where the **property** is being packed for transit, excluding loss or damage caused by or through the process of packaging.

**Pairs and sets cover**

If the **property** or **domestic goods** insured consists of articles which form a pair or a set, **we** will only pay for the proportionate sum insured of the article lost or damaged, without reference to any special value the damaged article may have as part of a pair or set.

**Personal effects cover**

**We** will pay up to £500 any one claim for **your personal possessions**, accidentally lost or damaged, arising out of an occurrence for which there is also a valid claim for loss of or damage to **property** in or on a **vehicle**.

**Ropes and sheets cover**

**We** will pay up to £500 for accidental loss of or damage to tarpaulins, sheets, trailer curtains, ropes, chains, webbing straps and packing materials belonging to **you** or for which **you** are responsible, not insured under any other **policy** occurring during the **period of insurance** within the **geographical limits**, whilst carried on a **vehicle**.

**Limit of cover**

The maximum amount **we** will pay for any one claim or series of claims arising from one occurrence is the limit any one event shown in **your** Additional Benefits policy summary provided in **your** main **vehicle** insurance policy.

## 7 What is not covered

### Consequential loss exclusion

We will not cover loss resulting from damage to **property** or **domestic goods** or any indirect loss other than as specified under the Additional expenses cover.

### Delay exclusion

We will not cover loss or damage to **property** or **domestic goods** directly or indirectly caused by or arising from delay.

### Derangement exclusion

We will not cover electrical or mechanical derangement unless caused by impact.

### Excess exclusion

The **excess** shown in **your** Additional Benefits policy summary provided in **your** main **vehicle** insurance policy will apply to each claim or series of claims arising from one occurrence.

### Livestock exclusion

We will not cover loss of or injury to living creatures.

### Natural deterioration exclusion

We will not cover natural deterioration of **property** or **domestic goods**.

### Non forcible entry to vehicle exclusion

We will not cover theft or attempted theft from any **vehicle**, unless there are outward signs of forced entry to the **vehicle**.

### Nuclear waste exclusion

We will not cover loss or damage to nuclear waste.

### Pressure waves exclusion

We will not cover loss or **damage** to **property** or **domestic goods** directly or indirectly caused by or arising from pressure waves caused by aircraft or other aerial devices.

### Radioactive contamination exclusion

We will not cover any loss, damage or expense directly or indirectly caused by, or contributed to by, or arising from, any type of nuclear radiation, nuclear material, nuclear waste, nuclear reaction or radioactive contamination.

### Temperature controlled property exclusion

We will not cover the deterioration of **property** conveyed in frozen, chilled or insulated conditions due to

1. Faulty stowage
2. Incorrect setting or operation of the equipment
3. Variations in temperature unless directly caused by fire, accident (but not breakdown) to the means of conveyance, theft or attempted theft.

### Valuables exclusion

We will not cover loss of or damage to

1. Money, securities for money (which includes certificates of bond, stock certificates, bills of exchange, promissory notes) or stamps,
2. Clocks, watches, precious stones, jewellery, bullion, gold and/or silver items or furs.

### War risk exclusion

We will not cover any loss, damage or expense caused by or happening through war, invasion, act of foreign enemy hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.

## 8 What happens if I have a complaint?

If **you** have a complaint about how the **Policy** was sold, **you** should contact:-

### The Customer Relations Manager

Tel: 0330 018 7558

Or write to Address: Fusion House, Bretton Way, Peterborough PE3 8BG.

Or in the event of a complaint regarding a claim **you** should contact:

### The Customer Relations Officer

AXA Insurance  
Commercial complaints  
AXA House  
4 Parklands  
Lostock  
Bolton  
BL6 4SD

**Tel:** 01204 815359

**Email:** commercial.complaints@axa-insurance.co.uk

When **you** make contact please provide the following information:

- Name address and postcode, telephone number and e-mail address (if **you** have one).
- **Your policy** and/or claim number, and the type of policy **you** hold.
- The reason for **your** complaint.
- Any written correspondence should be headed '**COMPLAINT**' and **you** may include copies of supporting material.

Should **you** remain dissatisfied following the final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products.

**You** have six months from the date of the final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**Landlines Tel:** 0800 023 4567

**Mobiles Tel:** 0300 123 9123

**Fax:** 020 7964 1001

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

**Web:** www.financial-ombudsman.org.uk

**Our** and the **administrator's** promise to **you**

We will

- Acknowledge written complaints promptly.
- Investigate **your** complaint quickly and thoroughly.
- Keep **you** informed of progress of **your** complaint.
- Do everything possible to resolve **your** complaint.
- Learn from **our** and the **administrator's** mistakes.
- Use the information from complaints to continuously improve **our** and the **administrator's** service.

Telephone calls may be monitored or recorded.

These procedures are in addition to any other legal rights **you** may have.

Any telephone calls made in connection with this **Policy** may be monitored or recorded to assist with staff training and for quality control purposes.