

Lloyds Bank Van Insurance

Insurance Product Information Document

Company: Arranged and administered by BISL Limited, authorised and regulated by the Financial Conduct Authority (no. 308896), registered in England

Product: Tools Cover

This document provides a summary of the key information relating to this policy. Full details can be found in the Policy Documentation.

What is this type of insurance?

Goods and trade tools belonging to you or for which you are responsible, relating to your business and carried in the vehicle also your personal goods and possessions carried or worn by you



What is insured?

- ✓ Cover provided up to the limit you select for loss of or damage to property or domestic goods while in transit, loading and unloading
- ✓ Loss or damage to personal possessions
- ✓ Expenses reasonably incurred by you in the removal of debris, transferring to other conveyance, reloading and re-securing where damage to property or domestic goods in transit has occurred
- ✓ Loss or damage to tarpaulins, sheets, trailer curtains, ropes, chains, webbing straps and packing materials belonging to you or for which you are responsible



What is not insured?

- ✗ Any amount over the limit of insurance cover selected by you
- ✗ A £100 excess applies for each claim
- ✗ Claims for loss or damage to money, securities for money, stamps, clocks, watches, precious stones, jewellery, bullion, gold, silver or furs
- ✗ Natural deterioration of property or domestic goods



Are there any restrictions on cover?

- ! For theft or attempted theft claims, there must be outward signs of forced entry to your vehicle
- ! Cover does not apply to livestock
- ! If the lost or damaged property is not new a deduction will be made for wear, tear and depreciation
- ! Maximum amount that the insurer will pay is the amount shown on your additional benefits policy summary

PERSONAL POSSESSIONS:

- ! Up to £500 cover
- ! Personal possessions claims can only occur if there is a valid claim for loss or damage to property in or on a vehicle



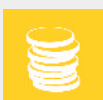
Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man, The Channel Islands including transit by sea, air or land between these countries



What are my obligations?

You must provide us with honest, accurate and complete information, and inform us without delay of any relevant changes in your situation. In the event of an eligible claim, you must notify us as soon as reasonably possible



When and how do I pay?

You can only pay the premium for your additional product using the same payment method and payment frequency you choose for your core policy. This could be as a one off payment or in monthly instalments (subject to status). Payment can be made by direct debit or by debit/credit card.



When does the cover start and end?

Cover is for 12 months with a start and end date as outlined in your Policy Schedule



How do I cancel the contract?

You may cancel the policy at any time by calling our Customer Services team whose details are included within your main policy documents