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FCA registration number : 517214

Product : Toolbox Professional/Mega/Supported/Protected

This document is a summary of the insurance contract - it does not contain the full terms and conditions and is not personalised to your specific individual needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation, a copy of which is available on request at any time.

What type of insurance is this?

Toolbox Insurance protects you against loss or damage to your Tools and/or Toolbox. It covers things such as theft, impact, fire and flood – as described online and in our policy wording.



What is insured?

- ✓ Your Tools and Toolbox up to the Sum Insured stated in your Schedule.
- ✓ Loss, destruction, damage, theft or attempted theft of your Tools and/or Toolbox caused by any event, unless specifically excluded.
- ✓ New for old replacement of your Tools and/or Toolbox if they are damaged beyond repair.
- ✓ Cover is provided for Your Toolbox and Tools whilst at the location specified in the schedule and while being transported directly to a new permanent place of employment. No theft cover is provided if the Toolbox and/or Tools are left unattended in a vehicle while being transported.



What is not insured?

The complete list of exclusions can be found in the Policy Wording. These are the main exclusions:

- ✗ Documents or business records (including those stored electronically).
- ✗ Computer hardware and components of a similar nature other than when specifically included under the definition of Tools
- ✗ Damage caused by negligence or fraudulent acts of the insured or their family.
- ✗ Damage resulting from terrorism
- ✗ Damage resulting from pollution or contamination.
- ✗ Damage caused by exposure to light, atmosphere, moths, parasites or vermin.
- ✗ Damage caused by inherent vice, latent defect, gradual deterioration, wear and tear, frost, change in water table level or its own faulty or defective design or materials



Are there any restrictions in cover?

- ! Certain limitations may apply to your policy, for example:
 - o the excess of £250 (the amount you have to pay on any claim)
 - o clauses that exclude certain types of loss or damage
- ! The Tools and Toolbox must be kept and stored internally at the location specified on your schedule.
- ! Theft cover only applies if you report the theft to the police authorities no later than (7) seven days after you become aware of the theft.
- ! When the Tools and Toolbox are left unattended, they must be stored within a building with all doors, windows and all other openings securely locked with the keys removed from the locks.
- ! Your Toolbox must be secured to the fabric of the building when it is left unattended.
- ! Cover for theft or damage caused by attempted theft requires entry to, or exit from the building(s) or part of the building(s) occupied by you at the premises by forcible and violent means.
- ! You must upload the requested photos of your Tools and Toolbox within 14 days of the policy starting.
- ! The insurance is available only to persons ordinarily resident in the Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.



Where am I insured ?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.



What are my obligations ?

The insurer relies on the information you have provided to it to make its decision to offer you a policy. You must always be honest and give accurate answers to questions asked when you take out the policy, make changes to the policy, or renew the policy.

During the period of insurance:

- You must upload photos of your Tools and Toolbox within 14 days of the policy starting.

- You must answer our questions honestly, accurately and completely.
- You must inform us of any changes that occur during the term of the insurance contract that affect the items and statements mentioned in the policy. If your circumstances change in a way that affects the answer to any of those questions, you must let us know as soon as possible.

In the event of a claim:

- You must notify us of any claim as soon as reasonably possible once you become aware of the event which might give rise to a claim
- In the event of a claim, you must take all practical steps to limit the extent of the damage.
- You must provide full details of any loss, theft or damage and any further information that may be reasonably requested by us.
- You must fully co-operate with our claims investigations.
- You must comply with the terms and conditions of the policy including any endorsements shown on your schedule.

You need to read through your policy documents and familiarize yourself with the terms.



When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium in full by direct debit, debit card or credit card.



When does the cover start and end?

This insurance will start and end on the dates specified on your Policy Schedule. Cover will be renewed if payment of the premium for the next policy period is received prior to the end of the current policy period.



How can I terminate the contract ?

You may cancel your policy at any time by visiting lifemark.co.uk, emailing toolbox@lifemark.co.uk, calling 01684 215000 or writing to us at Lifemark, The Old Fire Station, Mill Street, Tewkesbury, Gloucestershire, GL20 5SB.

During initial 14-day period

You may cancel the cover within the initial 14 days for any reason and you will receive a full refund of any premiums paid, provided no claim has been made. The cancellation period begins with the initial inception of cover or when you receive the insurance documentation, whichever is later.

You will not receive a refund of premium if any claims have been made.

After initial 14-day period

You may cancel your policy after the first 14 days.

For customers with a monthly policy, you will be charged each month for a minimum initial three-month period. You will not be charged any further payment after the policy has been cancelled, subject to payments for the minimum initial three-month period having been collected.

For customers with an annual policy, you will be entitled to cancel. You will be entitled to a refund of the premium proportionate to the unused period of insurance. You will not receive a refund of premium if any claims have been made.

