

CX Tools Insurance Policy Summary

The information provided in this policy summary is key information you should read.

This policy summary does not contain the full terms and conditions of your Insurance Policy. The full terms and conditions can be found in the policy document.

About the Insurer

CX Tools is underwritten by Great Lakes Reinsurance (UK) PLC. Great Lakes Reinsurance (UK) PLC are authorised and regulated by the Financial Services Authority.

The policy period is detailed in your schedule. The policy is normally valid for 12 months and renewable annually.

Property Insured is for Tradesmen & / or Contractors the specific cover is explained more fully within the policy wording.

Traders & / Or Contactors

Tools and business equipment being portable hand tools and ladders (including power driven portable hand tools) business and office equipment, computer equipment, software and Stock, either the property of the Insured and/or Employees or hired in. - Whilst contained in a Vehicle under the custody or control of the Insured and/or Employees.

Significant Exclusions Or Limitations

- Loss or damage due to wear and tear
- Mechanical or electrical derangement
- Cleaning repairing or restoration
- Acts of fraud or dishonesty
- Loss of or damage to money documents, precious stones bullion gold or silver articles and jewellery

- Loss of or damage to glass other than arising from the explosion or theft or accident to the conveying vehicle
- Any consequential losses or any costs of replacing or reinstating data or rewriting documents
- Theft from unattended Vehicles unless:
 - a) All doors, Windows and other opening are left closed, securely locked and properly fastened
 - b) Entry or Access to the vehicle has been affected by forcible and violent entry
 - c) Equipment if out of the view from the exterior of the vehicle

Cancellation Rights

You may cancel this insurance within 14 days of the day you purchase this insurance or the day on which you receive the certificate wording, whichever is the later. Underwriters reserve their rights to charge a proportion of the premium or, if you have made a claim on this policy, to refund any premium.

How To Make A Claim

To make a claim simply call our claims help line telephone number: 0845 604 6615 or 02920 558639

At the time of making a claim, you will be asked:

The policy number stated on your schedule and full details of the claim.

Complaints Procedure

Our Service Commitment to you

Our aim is to provide a first class standard of service. However, if you have any cause for complaint, you should in the first instance, contact the intermediary who arranged this Certificate for you. If you are in any way dissatisfied with their response or require further information or assistance, then you should contact:

Commercial Express Quotes Limited
Unit 4, Castlegate Court,
Castlegate Way,
Dudley
DY1 4RD

If you are not satisfied with the way a complaint has been dealt with you may ask your insurer/**Underwriter** to review your case.

Please write to

The Compliance Officer
Great Lakes Reinsurance (UK) PLC
Plantation Place
30 Fenchurch Street
London
EC3M 7AJ

Telephone: 020 3003 7000
Fax: 020 3003 7010

If you remain dissatisfied and wish to make a complaint, and you are an eligible complainant, you may refer the matter at any time to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0845 080 1800

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

Definition of an Eligible Complaint

An eligible complaint is either a private individual, a **Business** with a group annual turnover of less than £1million or a trustee of a trust with a net asset value of less than £1 million at the time of complaint.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) PLC are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Great Lakes Reinsurance (UK) PLC is unable to meet its obligations to you under this contract. If you are entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme

7th Floor, Lloyd's Chambers,
Portsoken Street
London E1 8BN
and on their website www.fscs.org.uk

Information about the Underwriters

Great Lakes Reinsurance (UK) PLC. Registered in England and Wales No.2189462. Registered Office: Plantation Place,
30 Fenchurch Street, London EC3M 3AJ.
Authorised and regulated by the Financial Services Authority. FSA No. 202715.

Financial Services Authority (FSA)

The FSA register can be checked by visiting their website on www.fsa.gov.uk or by calling 0845 606 1234

The Law Applicable to this Insurance

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be governed and interpreted in accordance with English law and subject to the exclusive jurisdiction of the Courts of England and Wales.