

Section D – Tools of Trade and Stock

Provides cover for accidental damage or theft to your tools of trade or stock.

Key Features of Standard Cover	Included Cover	Key Limits	Significant Exclusions, Conditions or Limitations
Accidental Damage and Theft to your tools of trade or stock: <ul style="list-style-type: none"> - Whilst at your premises - Whilst in your vehicle 	✓ ✓ ✓	The Sum Insured as shown in your schedule	Cover Limitations: <ul style="list-style-type: none"> - Cover applies within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands - Cover applies only at your premises or within your vehicle, unless coverage extensions are marked on your schedule. - All costs and expenses are included within the Sum Insured
Extensions <ul style="list-style-type: none"> - Cover whilst at Contract Sites - Theft cover overnight (between the hours of 6pm and 6am) 	At your request At your request	The Sum Insured as shown in your schedule The Sum Insured as shown in your schedule	Exclusions: <ul style="list-style-type: none"> - Mechanical or electrical breakdown - Motor vehicles or trailers used on contract sites - Theft overnight (between the hours of 6pm and 6am) - Unexplained disappearance - Damage due to wear and tear - Damage or theft to property in the open - Damage or theft to property not secured - Money and Jewellery