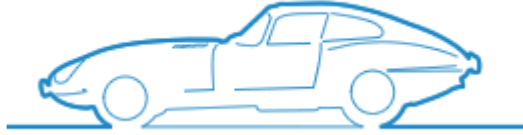




## Thank You for Choosing Trinity Lane for your Spare Parts Insurance.



This document sets out what is and what is not covered and any special terms that may apply. Please check that it meets **your** needs and that **you** understand it.

If **you** have any questions about this document, please contact **your insurance adviser** who will be pleased to help **you**.

### Insurer

**You** have taken out insurance with **us** (Trinity Lane Insurance Company Limited). This document gives details of the insurance contract, which is legally binding.

**We** have agreed to insure **you** under the terms, conditions and exceptions in this document, and any **endorsements** relating to it.

**You** must have paid the premium shown in **the policy schedule** to be covered under **this policy**.

### Your Right to Change Your Mind

If **you** are not satisfied with the cover provided by **this policy** of insurance, please return the document to **your insurance adviser** within 14 days of receiving it. We will return any premium **you** have paid as long as we have not paid or are processing a claim.

### Demands and Needs Statement

**This policy** has been arranged by **your insurance adviser** on a non-advised basis. It makes no recommendation as to the suitability of **this policy** for **your** particular needs. **This policy** will meet the demands and needs of someone who owns and uses a motor vehicle spare parts for which **this policy** will give that person insurance cover against **loss or damage** as a result of accidental damage, fire, vandalism, storm, flood, or theft. It is important **you** read the information contained in this document to ensure **this policy's** cover meets and continues to meet **your** needs and expectations.





## The Contract of Insurance

This document forms a legally binding contract of insurance between **you** and **us**.

The contract does not give, or intend to give, rights to anyone else.

No one else has the right to enforce any part of this contract.

**We** may cancel or change any part of the contract without getting anyone else's permission.

The contract is based on the information **you** provided in **your** proposal for insurance cover to **your insurance advisor**.

The insurance is provided under the terms and conditions contained within this document.

This insurance is written in English and all communications about it will be in English. English law will apply to this contract unless otherwise agreed in writing with **us**. If **you** live in Jersey, the law of Jersey will apply to this contract and the Jersey courts will have exclusive jurisdiction over disputes in relation to it.

**We** are authorised and regulated by the Malta Financial Services Authority under the Insurance Business Act 1998 to carry on the business of general motor and accident classes of insurance.

## Cancellation

**You** may cancel this insurance at any time by giving **us** 14 days' notice. If a cancellation occurs during the 14 day cooling off period, **we** will charge pro-rotta cancellation charges. If **you** cancel **this policy** after the 14 day cooling off period there will be no return of premium.

**We** may cancel this insurance by sending 14 days' prior notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**. **We** will send this refund via **your insurance advisor**.

Reasons for **us** cancelling **this policy** at any time may include but are not restricted to;

- **You** have not provided documents or information **we** or **your insurance advisor** have asked for.
- **You** have not made any payment, **your insurance advisor** or any other company have asked for in connection with **this policy**.
- **We** or **your insurance advisor** have good reason to suspect fraud or false information.
- A change in your details makes **this policy** unacceptable to us.
- **You** have not kept to the conditions of **this policy**, as set out in this document.





## Definitions

The words or expressions detailed below will have the meaning shown wherever they appear in this document and will be shown in bold text.

**Loss or damage** – Damage caused to **your spare parts** by means of accidental damage, loss, vandalism, theft or attempted theft.

**Your spare parts** – Any motor part or accessory associated with motor vehicles owned by **you** that are named on **the policy schedule** which at the time of loss were not attached or fitted to any motor vehicle.

**Evidence of ownership** – The original purchase receipt, showing the name and address of the seller, the date of the sale, the price paid and details of **your spare parts**

**Excess** – The amount **you** have to pay towards any claim under this insurance as shown on **the policy schedule**.

**Your Garage** – Any locked garage or outbuilding sited at **your** home address or an address **you** have declared to **us** or **your insurance advisor**.

**Geographical Limits** – Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

**Your Insurance Advisor** – The intermediary from which **you** provided **your** information and who **you** purchased **this policy** through.

**Nuclear Risks** – Ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

**Period of Insurance** – The length of time covered by this insurance as shown in **the policy schedule**.

**This Policy** – This document and **the policy schedule** and the insurance cover it provides.

**The Policy Schedule** – The document confirming **your** cover for this policy and **your** personal details.

**Terrorism** - An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:

- i) is committed for political, religious, ideological or similar purposes; and
- ii) is intended to influence any government or to put the public, or any section of the public, in fear; and
- iii) involves violence against one or more persons; or
- iv) involves damage to property; or
- v) endangers life other than that of the person committing the action; or
- vi) creates a risk to health or safety of the public or a section of the public; or
- vii) is designed to interfere with or to disrupt an electronic system.

**War** – War, invasion, act of foreign enemies, hostilities (whether **war** be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

**We/Us/Our** – Trinity Lane Insurance Company Limited

**You/Your** – The insured person named in the certificate of motor insurance and **the policy schedule**.





## General Conditions

The following conditions apply to the whole of **this policy**. Any other conditions are shown in the section to which they apply.

**Information** – In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all the information provided is accurate and complete.

**You** must tell **us**, as soon as possible, if there are any changes to the information **you** have given **us**. If **you** are in any doubt, please contact **us** or **your insurance advisor**.

When **we** are notified of a change **we** will tell **you** if this affects **this policy**. For example **we** may cancel **this policy** in accordance with the cancellation condition, amend the terms of **this policy** or require **you** to pay more for **your** insurance. If **you** do not inform **us** about a change it may affect any claim **you** make or could result in **your** insurance being invalid.

**Arbitration** – Any dispute arising out of or relating to **this policy**, including its construction, application and validity, will be referred to a single arbitrator in accordance with the Arbitration Act then in force.

**Due Diligence** – **You** must take reasonable steps to prevent accident or injury and to protect **your** property against loss or damage. **You** must keep **your spare parts** in good condition and repair. **You** must let **us** examine **your spare parts** at any reasonable time.

**Misrepresentation** – If **we** establish that **you** deliberately or recklessly provided **us** with false information **we** will treat this insurance as if it never existed and decline all claims.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this insurance and setting its premium **we** may amend the terms of **your** insurance or charge **you** more for **your** insurance or reduce the amount **we** pay on a claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**.

**Cover Limit** - In respect of **your spare parts**, our liability for any **loss or damage** shall not exceed the respective cover limit stated in **the policy schedule**. In the event of a claim **we** may require **evidence of ownership**.

**Other Insurance** – **This policy** does not cover any accident, **loss or damage** which at the time of the happening of such accident, **loss or damage** is insured by or would, but for the existence of **this policy**, be insured by any other existing policy or insurance certificate except in respect of any excess beyond the amount which would have been payable under such other policy or certificate had this insurance not been effected.

**Crime reference** – For any claims for vandalism, theft or attempted theft, you must obtain a crime reference number from the police in order to submit a claim.





## Your Cover

We will be liable for any **loss or damage** sustained to **your spare parts** whilst they are kept locked inside **your garage** or, at the time of the loss, were temporarily housed inside a motor vehicle (but not attached or fitted to the motor vehicle).

We will not be liable for;

1. Any **loss or damage** which occurs outside of **the geographical limits**.
2. Any **loss or damage** which occurs as a result of **war, terrorism or Nuclear risks**.
3. The first £50 of any claim. This is the policy **excess**.
4. Any **loss or damage** where **your garage** or motor vehicle that the parts were being stored within was at the time of the loss left unlocked or was left accessible by some means other than by the door.
5. Any claim for theft, attempted theft or vandalism where **you** have not obtained a crime reference number from the police.
6. Any claim amount above the cover limit as shown on **your policy schedule**.
7. Any claim if **you** have already claimed above the annual limit as shown on **your policy schedule**.





## Making a Claim

If **you** need to tell us about an incident involving damage to or loss to **your spare parts**, please phone **us** immediately on **0844 888 6555**. Claims will be dealt with by our UK claim handling agents Hadleigh Claims Management. You must tell us as soon as possible as (and no later than 31 days) after any event that may lead to a claim under this policy. If you phone us, it will help if you have your policy details to hand. You will also need to give us full details of the incident.

If **you** ask **us** to repair **your spare parts**, **we** will do this if the damage is covered and, if necessary, one of our approved assessors has inspected the damage.

## Customer Care

**We**, Trinity Lane insurance, are licensed to provide general insurance by the Malta FSA. **Our** UK business is also regulated by the Financial Conduct Authority.

**We** want to provide **you** with a high quality service at all times. If **you** want to make a complaint about **your** insurance, or **us**, please contact **your insurance advisor** who arranged the insurance for **you**. If **you** are still not satisfied after contacting **your** insurance adviser, **you** should write to the Customer Services Coordinator at:

Trinity Lane Insurance Company Limited  
The LandMark  
Level 1, Suite 2  
Triq l-iljun  
Qormi QRM 1000  
Malta

When **you** do this, please quote **your** insurance document number as it will help **us** deal with **your** complaint quickly.

If **your** complaint is about the way **your** insurance cover is managed, or about the actual policy **you** should contact:

The Financial Ombudsman Service  
Customer Contact Division  
South Quay Plaza II  
183 Marsh Wall  
London  
E14 9SR

Telephone 0845 0801800

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Whilst **we** are bound by the decision of the FOS, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.





## Financial Services Compensation Scheme (FSCS)

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. The FSCS will pay 90% of the claim for non-compulsory insurance (insurance you do not need by law). For types of insurance that are compulsory (insurance you need to have, such as motor insurance), the FSCS will pay your claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk). We are authorised and regulated by the Malta Financial Services Authority to carry on general insurance business from Malta under the Insurance Business Act 1998.

**We** are authorised and regulated by the Maltese Financial Services Authority to carry on general insurance business in the UK. Trinity Lane Insurance Company Limited is registered in Malta – registration number C40137.

Registered office:  
The LandMark  
Level 1, Suite 2  
Triq l-iljun  
Qormi QRM 1000  
Malta.

V. 3  
03.2015

