



# Business Equipment

Summary of Cover

AXA Business Insurance



## About this document

This document provides details of the key features and any significant exclusions and conditions of the Tradesman additional cover only. You can find the full terms and conditions of the cover in the policy document.

This information is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request or online at <https://secure.axainsurance.com/login/my-axa-account/>.

## Important information

These covers are additional covers, that are only available if Public or Employers' liability covers have been selected

## Features and benefits

### Business equipment section only

#### Cover Offered

Covers loss of, or accidental damage to, all business equipment including portable electronic communication and computing equipment belonging to, or borrowed or leased by you, or your partners, principals, directors or employed persons in connection with the business.

Automatic reinstatement of the sum insured

#### Limits of cover available

- Cover is provided up to the limit of cover shown in your policy schedule. You may choose from the following limits:
    - £2,500
    - £5,000
    - £7,500
    - £10,000
- There is no limit on the number of claims that can be made in any one period of insurance.

## Exclusions or limitations

### Significant or unusual exclusions or limitations

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all of the exclusions in the policy documents.

Exclusion or limitation
Wear and tear exclusion.
Loss, damage or accidental damage caused by radioactive contamination
Theft or attempted theft from an unlocked unattended vehicle or trailer unless there is evidence of forcible and violent entry to the vehicle or trailer
Unexplained losses
Mechanical or electrical breakdown exclusion

### Standard excesses

Cover	Excess
All claims	10% of each and every claim subject to a minimum of £100 and a maximum of £500.

# Exclusions or limitations

## Policy duration

This is an annually renewable policy

## Applicable law

You and we can choose the law that applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise the Law of England and Wales will apply to this policy.

## Your cancellation rights

If you're not satisfied with your policy you can contact us within 14 days of receipt of your documents and you'll be entitled to a full refund – as long as your cover hasn't started yet. If your cover has started, you'll receive a proportional refund based on the cover you haven't used yet.

If you cancel after 14 days, you'll receive a proportional refund based on the cover you haven't used yet – but you'll also have to pay a cancellation fee of £35.

In all cases, if you've made a claim or a claim's been registered against you before you cancel, you won't be entitled to a refund – and the £35 cancellation charge will still apply.

## Making a complaint

If you have a complaint about your policy you should contact us.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy)

If you do not have access to the internet please contact us and we will send you a printed copy.

## Financial Services Compensation Scheme (FSCS)

AXA Insurance plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event that we cannot meet our obligations to you. This depends on the type of insurance, size of your business and the circumstances of your claim. Further information about the compensation scheme arrangements is available from the FSCSC ([www.fscs.org.uk](http://www.fscs.org.uk))

The European Commission has also provided an Online Disputes Resolution Service for logging complaints . To use this service please go to <http://ec.europa.eu/odr>