Engineers' and/or Sales Representatives' Tools, Equipment and Samples Clause

Insurers will indemnify the Assured in respect of Loss to samples, tools and/or equipment including computerised demonstration equipment the property of the Assured and/or their Employees whilst in transit, in use and in store, including within an Employee's private dwelling or hotel room.

But shall in no case be deemed to extend to cover:

1. Wear and tear or gradual deterioration.

2. Loss resulting directly from mechanical, electrical or manual operation of the Subject Matter Insured or whilst this is undergoing any process.

3. Theft or attempt thereat from Unattended place of store which does not involve entry to or exit from the premises by forcible and violent means and/or actual or threatened assault or violence.

The provisions of the Policy Own Vehicle(s) – Security Clause do not apply to any Subject Matter Insured covered by this clause but it is a condition that any Subject Matter Insured contained in Vehicles is kept out of sight either in a locked boot or under a load area cover and that when the Vehicle is left loaded and Unattended:

1. All doors and the boot or tailgate and other points of access are to be securely closed and locked.

2. All windows and other openings are to be securely closed.

3. All security devices fitted to the Vehicle are to be put into effect.

4. The keys shall be removed from the Vehicle and kept in a secure place.

In the event of non-compliance with any of 1 to 4 above the Assured shall bear __% of each and every Loss in respect of claims for theft or attempted theft.

The Assured shall have in place demonstrable procedures to bring the provisions of this Clause to the attention of all drivers in their employ and that these are understood by them.

Claims under this clause are subject to a Deductible of ___ any one Loss.

The Limit applicable to this clause stated in the Policy Schedule is in addition to any other Limit herein.

All other terms, conditions and exclusions of the policy remain the same.