



020 Miscellaneous Stock and Spares

The Personal Tools section is extended to cover **damage** to miscellaneous stock and spares in **your** custody and control, for which **you** are responsible, during loading or unloading or whilst in any vehicle belonging to or operated by **you**.

In respect of this extension:

- a) The most **we** will pay in respect of any one occurrence is determined by the cover you select
- b) **You** will pay the first £100 of the cost of each and every occurrence of damage