

Appointed Representative

Brian Dent Limited  
Littlemoor Mill,  
Whalley Road,  
Clitheroe,  
BB7 1PW



## HireGuard Customer Summary of Cover

Property hired out under HireGuard Insurance is covered for:

- Physical loss or damage at any situation in Western Europe (or other geographical areas as agreed with insurers) including whilst in transit between such situations.
- A limit of liability up to £  any one occurrence with no Single Article Limit.
- Full replacement value for all property up to 24 months old; property replaced to nearest higher specification when necessary; property more than 24 months covered on an indemnity basis.

Principal exclusions:

- Policy excess.
- Continuing hire charges and any loss which happens as an indirect result of an event for which you are insured.
- Loss or damage to cutting edges (other than diamond cutting systems), tools, trailing cables, flexible pipes other than:
  - a. When such loss or damage results during operation of the complete item of insured property.
  - b. When such loss or damage results from the total loss of the complete item or items of insured property.
  - c. When such attachment is a separate item specified on a contract note.
  - d. When it is a standard part of the equipment package supplied and cannot in normal circumstances be omitted from such equipment package.
- Loss or damage whilst in or on a vehicle unless:

- a. All doors are locked and windows/openings are closed and securely fastened whilst unattended. Property is securely mounted or fixed to the vehicle or kept in a suitable container whilst in transit.
- Loss or damage due to;
    - a. Cleaning or failure to clean and conduct of routine maintenance of the property.
    - b. Breakdown or breakdown prior to commissioning or wear and tear.
    - c. Wilful act or neglect.
    - d. Derangement.
  - Any difference between any claim payment and any sum payable under Hire Association Europe terms and conditions.
  - Loss or damage to property on the first insured's premises when not under a contract with HireGuard to the second insured.
  - Loss or damage due to fraud or dishonesty of employees.
  - Equipment not collected within 5 working days after officially accepted as being "off hired."
  - Inventory losses and unexplained losses.
  - Loss or damage to brittle items unless loss or damage of the consignment occurs during the operations of packaged pending loading or transit, during loading, transit or unloading or packaged pending unloading.
  - Legal Liability for injury to third parties or damage to their property.
  - Loss by fraud or theft if security checks have not been undertaken as specified.
  - When more specific insurance has been arranged by a representative of the first insured.
  - Loss or damage caused by multiple lifts which are not carried out in accordance with BS7121.
  - Pollution or change in water table.
  - Terrorism.

## FAQs

### Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this information.

Use this information to decide if our services are right for you.

#### 1. Your demands and needs and market selection:

In obtaining your quotation we have only approached one insurer, Zurich Insurance Plc. We have chosen to only work with this insurer for HireGuard because this policy is designed to meet the demands and needs of plant equipment hirers who wish to insure on an 'all risks' basis against their contractual liability, arising as a result of loss or damage for the replacement cost of the equipment hired up to 2 years old, thereafter replacement less depreciation subject to the principal exclusions detailed above.

In sourcing insurances for you and in the event of a claim, we act as your agent. In placing insurances for you we normally act as your agent **but** should you instruct us to proceed and place this insurance, Jelf will do so under a "delegated authority" granted by the insurers, which means that we also act as agent of the insurer and have authority to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf.

#### 2. Which services will we provide you with?

We will not offer any advice and you will need to make your own decision regarding the suitability of any policy of insurance purchased.

#### 3. What will you have to pay for our service?

We normally receive a commission from the insurer with whom we place your business and in addition we charge an arrangement fee of £

#### 4. Who regulates us?

The appointed representative shown is an Appointed Representative of Jelf Insurance Brokers via its trading name HAE Insurance

services & EHA Insurance Services. This can be checked on the FCA's register at [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0800 1116 768. Our permitted business includes arranging and assisting with the placing and administration of plant and equipment hire policies.

#### 5. What to do if you have a complaint?

Our aim is to provide a first class service, however if you wish to register a complaint please write to:

Complaints Department  
Jelf Insurance Brokers Ltd  
Hillside Court  
Bowling Hill  
Chipping Sodbury, BS37 6JX.

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

#### 6. Are we covered by The Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100.

#### 7. Treating Customers Fairly

We treat clients as we ourselves would wish to be treated in a fair and supportive way with customer service being the cornerstone of our proposition.

#### 8. Client Money?

We do not hold client money. We have an agreement with Zurich Insurance Plc where we act as agent for the Insurer and any money received by us will be treated as if it has been received by Zurich Insurance Plc and the Insurer will therefore bear the risk of any losses in the event that our firm becomes insolvent.

Hire Association Europe is an introducer appointed representative of Jelf Insurance Brokers Ltd.

HAE Insurance Services and EHA Insurance Services are trading names of Jelf Insurance Brokers Ltd which is authorised and regulated by the Financial Conduct Authority (FCA). Not all products and services offered are regulated by the FCA (for details see [jelf.com/info/terms](http://jelf.com/info/terms)). Registered in England and Wales number 0837227. Registered Office: Hillside Court, Bowling Hill, Chipping Sodbury BS37 6JX.

#### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.