



Brian Dent Limited - HireGuard - Customer Summary of Cover

PROPERTY HIRED OUT UNDER HIREGUARD INSURANCE IS COVERED FOR:

- Physical Loss or damage at any situation in UK and Western Europe (or other geographical areas as agreed with insurers) including whilst in transit between such situations.
- A limit of liability up to £100,000 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.

EXCESS (amount deducted from each agreed claim in respect of each occurrence)

£1 - £1,000	-	£100.00
£1,001 - £2,500	-	£250.00
Over £2,500	-	£500.00 (increasing to £1,000 in respect of theft and malicious damage)

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
 - b) 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) willful 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 5 working days after being officially accepted as "off hire"
- ▶ 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

This is a summary of cover only and is not intended to replicate full policy Terms and Conditions and should not be relied upon. Master Policy can be viewed at the offices of HAE Insurance Services. A copy is available on request.