



Short Term Hired in Plant Policy Summary

The Hiremaster Hired in Contractors Plant, Tools and Equipment Insurance is a short period policy that is subject to your demands and needs and our terms and conditions. Cover is provided under the JCB Plantmax policy.

Cover: The policy provides cover for costs that you are legally liable to pay as a result of physical loss, destruction or damage to the property insured and the hiring charges levied upon you.

Property Insured: The policy can provide cover in respect of:

- Self Propelled Plant:
- Static Plant Tools and Equipment

which are hired in under a specified hire agreement up to £100,000 total maximum value.

Limit of Indemnity: The Maximum amount we shall pay in respect of any one claim for items described shall be the sum insured and in addition any hiring charges levied upon the insured following a claim shall be 20% of the sum insured.

Excess:

Total Machine Value Under £5,000
£250 for each and every claim

Total Machine Value Between £5,001 and £7,500
£500 for each and every claim

Self-propelled plant

- a) £500 in respect of each and every claim for accidental damage
- b) £1,000 in respect of each and every claim for theft or malicious damage.

Static Plant Tools and Equipment

10% of the claim value subject to a minimum of £50 and a maximum of £500 increasing to a maximum of £1,000 in respect of Theft and Malicious damage claims.

Risk Location: Any where in the UK as specified in the policy schedule.

The Policy does not cover:

- Inevitable damage
- Penalties
- Pollution or contamination
- War
- Damage by ingress or materials being processed
- Inventory losses
- Third party property damage and injury.
- Breakdown of the plant
- Products of the business
- Radioactive contamination
- Water borne vessels
- Rubber tyres unless damage results to other parts of the property insured
- Third Party Road Risks as required by The Road Traffic Act.
- Financial deficiency
- Corrosion or erosion
- Unexplained losses
- Wear and Tear
- Underground water damage & recovery

Arranged by:

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Authorised & Regulated by
The Financial Conduct Authority

Underwritten by:

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