Insurance4Plant.co.uk

FACILITY GUIDE

Introduction

Welcome to insurance4plant.co.uk, the premier online insurance solution designed specifically to cater to the insurance needs of hire companies and their clients. Our platform is underwritten by one of the UK's foremost insurers, Aviva Insurance Ltd, guaranteeing the highest level of trust and security.

Our short-term insurance policy, available exclusively through insurance4plant.co.uk, provides comprehensive coverage for hired plant and machinery, accommodating rental periods of up to 6 months. Our joint names policy ensures that hire company customers are indemnified in compliance with the stipulations outlined in their hire agreements.

Access to this facility is available only through the insurance4plant.co.uk website, following authorised access to the site through Hallsdale Commercial Insurance Brokers Ltd. Access is subject to understanding and acceptance of these procedures.

Our user-friendly platform empowers hirers to obtain quotations instantly at the point of hire via the insurance4plant.co.uk website. You can complete the quotation and policy purchase process in minutes by entering the necessary rating information.

We've designed this online facility with hire companies in mind, offering peace of mind by assuring that your equipment is fully insured. This, in turn, ensures that hirers can meet the contractual requirements seamlessly.

Our pay-per-use system provides immediate access to essential documentation, including copies of the Insurer's Policy Schedules, Policy Wording, Summary of Cover, and Terms of Business. We are dedicated to simplifying insurance for plant and machinery hire, making it a hassle-free experience for both hire companies and their clients.

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Acceptance Criteria

We will not provide a quotation via the website if the hirer undertakes any of the following activities:

(a) reclamation, recycling, scrap, waste, skip hire or landfill.
(b) aggregate extraction, mining, or quarrying (including underground mining).
(c) agriculture or farming.
(d) arboriculture, forestry, tree felling or lopping.
(e) cement works.
(f) demolition other than where it is incidental to other activities or trades.
(g) rail or tramway construction, maintenance, or repair.
(h) ship building, maintenance, or repair.
(i) timber or wood processing.
(j) tunnelling
(k) work directly associated with any river, waterway, lake, reservoir, or tidal shore.
(l) working on or from barges or dredging
(m) construction of seawalls, docks, or marinas

Or if the equipment hired is any of the following:

(a) All-terrain vehicles.
(b) Process machinery.
(c) Site surveying equipment.
(d) unmanned aerial vehicles.
(e) road surfacing sprayers and pavers.
(f) lorry mounted sweepers.
(g) drilling rigs.
(h) vehicle mounted concrete mixers.
(i) concrete pumps.

Note: the definition of Process machinery is; Plant used to perform mechanical or chemical operations on any material in order to change or preserve it including but not limited to bailers, compactors, crushers, harvesters, picking stations, shears, shredders, trommels and washing plant. Such operations shall include but not be limited to baling, compacting, crushing and washing, granulating, grinding, harvesting, pulverising, screening, shredding.

Or if the equipment hired is to be used in any of the following areas:

(a) Businesses involving the processing of toxic waste materials other than where such processing is an incidental non-core activity, and importantly where this is compliant with all environmental regulations and legislation. (Toxic waste being any chemical or substance that presents a significant hazard to health or the environment as defined by local legislation and regulations)
(b) Manufacture of tobacco products
(c) Manufacture, sale or supply of arms and munitions

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(d) Businesses where the sole activity is animal testing.
(e) Manufacture, sale or supply of matches, fireworks and explosives
(f) Oil, and Gas extraction/refining
(g) Standalone prisons, detention centres and high security psychiatric units, asylums and detention centres.
(h) Any risk outside the UK
(i) Any risk offshore

Cover cannot be provided if the insured (hirer) answers yes to any of the following declaration questions:

(a) Ever had an insurance proposal declined, renewal refused, or insurance cancelled, or special terms imposed?
(b) Ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence, other than a motoring offence, unless spent by the Rehabilitation of Offenders Act?
(c) Ever been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings or been disqualified from being a Company Director?
(d) Ever been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement, or a Sheriff Court Decree?
(e) Ever been prosecuted or received notice of intended prosecution under Health & Safety at work of Consumer Protection Act?
(f) Ever been subject to an investigation by HM Revenue and Customs which has resulted in a prosecution?
(g) Had any insurance claims in the last 3 years?

Where the hirer intends to hire equipment for any of the excluded activities and or/hire excluded equipment, or is unable to agree all the declaration questions, then this can be referred to us for consideration.

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Premium & Excess

Rating

The following rate will apply to the total hire fee (Excluding any VAT applied) for all plant and equipment hired.

- A rate of 15% subject to a minimum premium of £30.00 (Excluding IPT).
- Insurance Premium Tax (IPT) will be charged at the prevailing rate, currently 12%
- A service fee is charged of £5 in addition to the above

- **Minimum Premium £38.60 (i.e. £30.00 + £3.60 IPT + £5)**

- Premium Examples:
    - Hire Fee - £250 + VAT Premium is £47.00 (£250 x 15% = £37.50 + £4.50 IPT + £5.00)
    - Hire Fee - £400 + VAT Premium is £72.20 (£400 x 15% = £60.00 + £7.20 IPT + £5.00)

Excess

An excess applies to the policy and is based on the value of the damaged plant. This can be recovered by the hire company by taking a deposit at the time of hire and retaining this deposit in the event of a loss.

The excess is on a sliding scale basis depending on the value of equipment as follows:

Equipment value	Excess Amount
Up to £1,000	£100
£1,001 – £2,500	£250
£2,501 – £5,000	£500
£5,001 - £100,000	£750

Policy Cover

What is insured?

Damage To Hired In Plant and Equipment

- ✓ Loss, destruction or damage occurring whilst on hire to you or during the off-hire period to the value shown on the schedule of £100,000 whichever is the lower.
- ✓ Debris Removal up to £10,000
- ✓ Replacement on a New for Old basis for property up to 24 months old
- ✓ The reasonable costs of protection and removal.
- ✓ Cover applies within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Continuing Hire Charges

- ✓ Your Legal Liability under the contract of hire for compensation in respect of continuing hiring charges following loss, destruction or damage to the plant and equipment whilst it is being repaired or replaced.
- ✓ Up to a maximum of £5,000

What is not insured?

- ✗ Damage from gradual deterioration, wear and tear, or gradually developing defects.
- ✗ All-terrain vehicles, site surveying equipment, unmanned aerial vehicles, road surfacing sprayers and pavers, lorry mounted sweepers, drilling rigs, vehicle mounted concrete mixers and concrete pumps and process machinery such as crushers, shredders and trommels.
- ✗ Damage to plant and equipment you have hired out.
- ✗ Damage whilst being user in connection with the following activities or trades:
  - Reclamation, recycling, scrap, waste, skip hire or landfill.
  - Aggregate extraction, mining, quarrying, tunnelling, or cement works.
  - Agriculture or farming, arboriculture, forestry, tree felling or lopping.
  - Demolition other than where it is incidental to other activities or trades.
  - Rail or tramway construction maintenance or repair, ship building maintenance or repair.
  - Timber or wood processing.
  - Work directly associated with any river, waterway, lake, reservoir, or tidal shore.
  - Construction of seawalls, docks, or marinas.
  - Working on or from barges or dredging.
- ✗ Theft or attempted theft of or malicious damage by the Policyholder
- ✗ Damage to tyres caused by braking or by punctures, cuts, or bursts.
- ✗ Damage whilst underwater or underground or whilst on any airborne or waterborne vessel.
- ✗ Damage caused by the use of more than one crane unless the lifting operation complies fully with the requirements of BS7121
- ✗ Terrorism.

Are there any restrictions on cover?

! The Excess which is stated in the Schedule.
! When portable hand tools are insured, theft is excluded when they are left unattended unless they are kept in a securely locker premises or kept inside a securely locked vehicle which, between the hours of 9 pm and 6 am and on non-working days, is kept within a securely locked premises, compound, or enclosure.
! Any claim brought in the USA/Canada, the maximum we will pay is The Limit of Indemnity including Costs and Expenses
! The maximum period of cover is 6 months.

Where am I covered?

✓ Cover applies within Great Britain, Northern Ireland, the Channel Islands, and the Isle of Man

Requirements of Hire Company

Contract
Contract, a copy of the hire contract must be retained and provided in the event of a claim.

Hire Security Checks
The following Security checks must be undertaken to ensure that cover for Damage caused by theft or attempted theft of or malicious damage to the Property Insured is provided:

You must obtain and retain the following from the hirer at the point of hire:

a) For Pre-Paid Hires
Any two from the following, one of which must contain Your address:
1. Driving Licence.
2. Document confirming name and address.
3. Bank/credit card
4. Passport
5. Warrant or company identity card with photograph.
6. Point of hire photographs taken and retained
Or,
7. The Hirer must undertake a telephone check with You on Your Employee
8. You are already known to The Hirer and Your identification has previously been checked.

b) For Credit Account Hires
Any of the following:
1. Where Your Employee brings a written company order the name of Employee is to be recorded by The Hirer.
2. Where a telephone order with order number is received the name and position of the person ordering on behalf of You is to be checked and recorded by The Hirer.

Where the person placing the order on Your behalf is known to The Hirer and their identification has previously been checked and retained then this requirement is waived

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Claims Procedures

1. Notify claims promptly

You must notify us promptly when an incident, which may give rise to a claim, occurs. Delays may prejudice negotiations and entitle the insurer/s to repudiate the claim. In the event of uncertainty the incident should always be reported.

Any incident involving a crime must be advised to the Police without delay and a Crime Reference Number obtained.

You must take steps to minimise a loss and any debris or damaged items should not be disposed of until authority is given.

2. Disclose all facts

The law imposes duties upon anyone entering an insurance contract. The proposer (i.e. you) has a duty to disclose all facts or circumstances that may influence the insurer's decision to accept the insurance and which terms and premium rates to apply. This duty arises not only prior to taking out an insurance policy; it is a requirement throughout the period of insurance.

Responsibility for the provision of accurately completed documentation, e.g., hire contracts or claims forms, lies solely with you. Failure to disclose all facts could result in the non-payment of a claim.

3. Ensure you understand insurers' conditions

All insurances contain conditions and exclusions, and some contain warranties. If any specified condition, exclusion, or warranty is contravened, the insurance cover may be completely void. It is vital that you understand your obligations and carry out any actions required to validate the insurance.