

Appointed Representative



# 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 **£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.

## 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:

- When such loss or damage results during operation of the complete item of insured property.
  - When such loss or damage results from the total loss of the complete item or items of insured property
  - When such attachment is a separate item specified on a contract note
  - 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;
    - 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;
    - Cleaning or failure to clean and conduct of routine maintenance of the property
    - Breakdown or breakdown prior to commissioning or wear and tear
    - Wilful act or neglect
    - 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 days** after being officially accepted as "off hire" (excluding Sundays and Bank Holidays)
  - 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. Whose products do we offer?

We only offer a single insurance product: HireGuard from Zurich Insurance Plc to cover hire equipment

#### 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

£0

#### 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 contact:

Write to:  
Complaints Department  
Jelf Insurance Brokers Ltd  
Hillside Court, Bowling Hill  
Chipping Sodbury  
Bristol, 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. Demands & Needs Statement (Non-advised)

The HireGuard 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.

#### 8. 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.