

Short Period Hired in Contractors Plant Insurance

Insurance Product Information Document



Company: Royal & Sun Alliance Insurance Ltd; registered in England and Wales. Authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

Product: JCB Hiremaster

This document is a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product can be found in your Policy Documentation.

What is this type of insurance?

The Hiremaster Hired in Contractors Plant Insurance is a short period policy to cover damage to hired in plant and equipment. It 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.



What is insured?

- ✓ Provides cover for self-propelled plant and static plant tools and equipment, which are hired in, under a specified hire agreement up to a maximum of £100,000.
- ✓ Provides short period cover up to a maximum of 30 days.
- ✓ Additional payment up to 20% of the sum insured for any hiring charges imposed on the insured following a claim.



What is not insured?

- ✗ Inevitable damage. – damage caused by the misuse of a machine or putting it in a situation where damage would be inevitable.
- ✗ Breakdown of the plant.
- ✗ Financial deficiency - difference in value of the equipment.
- ✗ Penalties.
- ✗ Products of the business.
- ✗ Corrosion or erosion.
- ✗ Pollution or contamination.
- ✗ Radioactive contamination.
- ✗ Unexplained losses.
- ✗ War.
- ✗ Water borne vessels.
- ✗ Wear and Tear.
- ✗ Damage by ingress or materials being processed.
- ✗ Rubber tyres or rubber tracks unless damage results to other parts of the property insured.
- ✗ Underground water damage & recovery.
- ✗ Inventory losses.
- ✗ Third party road risks as required by The Road Traffic Act.
- ✗ Third party property damage and injury.
- ✗ Cyber and data loss.
- ✗ Disease.
- ✗ Terrorism



Are there any restrictions on cover?

- ! Excesses which is the part of the claim that you have to pay:
 - i) 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.
 - ii) Non-Self-Propelled Tools and Equipment
 - 10% of the claim value of each and every claim 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



Where am I covered?

- ✓ Anywhere in the United Kingdom as specified in the policy wording.



What are my obligations?

- You must notify the details of any potential claim as soon as you are made aware that damage has been caused.
- You will take reasonable precautions to prevent any circumstances or cease any activity which would increase liability in respect of any damage.
- You must pay the premium shown on your policy schedule.
- You must keep us advised of any change of address and contact details.
- You must advise us of any changes to the activities you undertake and which are described on your policy documents.
- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must comply with all the conditions set out in the policy.



When and how do I pay?

The premium should be paid to JCB Insurance Services Ltd in accordance with the instructions and timescales that they have provided with your premium invoice.



When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the terms of your policy.



How do I cancel the contract?

You can cancel the policy subject to the hire of plant or equipment not taking place by contacting JCB Insurance Services Ltd:

Email: Insurance@jcb.com

Post: JCB Insurance Services Ltd

Lakeside Club,

Hollington Rd,

Rocester,

Staffordshire, ST14 5HY

Telephone: 01889 590219 between 9am and 5pm Monday to Friday