



PlantMax Contractors Plant and Equipment Insurance Policy Summary

Your PlantMax Contractors Plant and Equipment Insurance Policy is an annual contract that may be renewed each year subject to your needs and our terms and conditions.

This policy can provide you with reinstatement or indemnity cover against physical loss, destruction or damage to machinery and plant.

The policy can provide cover in respect of:

- Owned contractors plant
- Hired in contractors plant

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations. For full policy details and our full terms and conditions please read your policy wording, a copy of which will be provided upon completion of your insurance contract, or at any time on request.

Other Important Information

The section of the Policy Summary provides important information on:

- Law and language applicable to the policy
- Our complaints procedure

Table 1 Standard Features and Benefits

The following will automatically be included in your policy, according to the cover you have selected.

Standard Covers:

Insurance in respect of damage to owned plant. In the event of a loss if the property is less than two years old, you will be covered for reinstatement of the property, if greater than two years old you will be covered for the value of the property at the time of the damage or the cost of repair to a condition substantially the same as but not better than the condition at the time of the damage, or at the company's option, reinstatement or replacement of such property.

Insurance in respect of damage to hired in plant. In the event of a loss, you will be covered for the amount that you are legally liable to pay for damage to the property hired in and hiring charges levied upon you.

The Policy does not cover:

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| <ul style="list-style-type: none"> • Inevitable damage • Pollution or contamination • Breakdown of owned plant • Financial deficiency • Penalties • Products of the business • Corrosion or erosion • Underground water damage and recovery | <ul style="list-style-type: none"> • Damage by ingress of foreign bodies or materials being processed • Radioactive contamination • Rubber tyres unless damage results to other parts of the property • Unexplained losses • War • Water borne vessels • Wear and Tear |
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Table 1a Additional Features and Benefits

Included in your PlantMax Policy

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| <ul style="list-style-type: none"> • Automatic Restoration of sum insured • Hiring out of owned plant • Immobilised property • Hiring out of hired in plant • Payments may be made in advance of final settlement • Damage to own surrounding property • Legal proceedings | <ul style="list-style-type: none"> • Upto the Sum Insured • A limit of £50,000 or the value of the item immobilised applies • The conditions for hiring out the plant must be no less onerous than the conditions that the plant was hired in under • As agreed between the policyholder and the company • A limit of £25,000 applies • As agreed by the company |
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Table 2 General Conditions and Exclusions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits, please read the policy wording/schedule.

General Conditions and Exclusions

- If there are any changes to your business, the premises, the property therein or any other circumstances whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being rejected.
- Nuclear risks and war are excluded
- Terrorism (which can be bought back)

Policy Holders Contribution & Limits

- Any policy holders contribution or exclusion period applicable to your policy are detailed in your policy wording/schedule. These amounts must be paid in the event of each and every claim.
- Limits may apply to your policy, please refer to your policy wording/schedule for details.

Other Important Information

Law and language applicable to the policy

English Law will be applicable to the contract of insurance between us, unless stated otherwise in your Policy's terms and conditions. The language used in this policy and any communication relating to it will be English and any dispute concerning the interpretation of this Policy shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

Our Complaints Procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our Complaints Process

Initially please raise your concerns with your usual business contact. If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Customer Relations Office.

A separate investigation will then be carried out in an attempt to resolve your complaint and a final response issued. However, if resolution is not possible they will issue a response within 8 weeks of your original complaint.

Customer Relations Contact Details

RSA Customer Relations Team, Royal & Sun Alliance Insurance plc, PO Box 255, Wymondham NR18 8DP. Tel: 0800 1076160 Fax: 01422 325146 Email: crt.halifax@ukrsagroup.com

What to do if you are still not satisfied

If you are still not satisfied Royal & SunAlliance is regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them.

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
Tel: 0800 0234567 or 0300 1239123 Website: www.financial-ombudsman.org.uk. Email: complaint.info@financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced. As a customer you have 6 months after the date of our final response to refer your complaint to the Financial Ombudsman Service.