

HAEHireGuard
CUSTOMER SUMMARY OF COVER



Property hired out under HAEHireGuard is covered for

- ▶ Physical loss or damage at any situation in the United Kingdom including whilst in Transit between such situations other than by Sea or Air
- ▶ A limit of Liability up to £100,000 any one occurrence, no single article limit
- ▶ Full replacement value for property up to 24 months old

EXCESS (Amount deducted from each claim for the amount of agreed loss)

Up to £500	-	£25.00
£501	- £1000	- £50.00
£1001	- £2000	- £75.00
£2001	- £2500	- £100.00
£2501	- £5000	- £250.00
£5001	and over	- £500.00

CLAIMS PROCEDURE

- ▶ At the point of discovery of loss or damage to the hired equipment the hirer *must* immediately notify you, the hire company, advising the date and time of loss, brief details of the circumstances and if any other party is involved and if so providing their details.
- ▶ Where the loss involves theft, malicious damage or riot the Police authority *must also* be notified **by the hirer** immediately and a crime or log number obtained asap.
- ▶ In the case of riot the loss *must be* reported to HAE Insurance Services and the Police within a maximum of 7 days. A claim form must be completed and signed by both you and the hire company and returned to HAE Insurance Services.
- ▶ Preserve any damaged or defective property that might prove necessary as evidence for examination by the Company's representatives.

PRINCIPAL EXCLUSIONS

- ▶ Policy Excess
- ▶ Loss or damage happening outside the UK
- ▶ Transit by Sea or Air
- ▶ Continuing hire charges and consequential losses
- ▶ Recovery costs when accidentally immobilised
- ▶ Loss or damage whilst in a vehicle unless
 - a) all doors are locked and windows/openings are securely fastened whilst unattended
 - b) property is securely mounted or fixed to the vehicle or kept in a suitable container whilst in transit
- ▶ Loss of or damage to cutting edges (other than diamond cutting wheels) tools trailing cables or flexible pipes other than when loss or damage results from the total loss of the complete item or items of property insured
- ▶ Loss or damage due to
 - a) cleaning, failure to clean and conduct of routine maintenance of the property
 - b) Breakdown or wear and tear
 - c) Treatment or foreign bodies
 - d) Wilful Act
- ▶ Loss or damage due to Fraud or Dishonesty of Employees
- ▶ Equipment not collected 72 hours after being off hire (excluding Sundays and Bank Holidays)
- ▶ Loss or damage in Northern Ireland resulting from riot or civil commotion
- ▶ Motor vehicles other than unlicensed or designed for use as a tool of trade
- ▶ Inventory Losses
- ▶ Legal Liability for injury to third parties or damage to their property
- ▶ Use of plant underground
- ▶ Loss by fraud or theft if security checks have not been complied with
- ▶ Any difference between the amount of any claim payment and any sum payable under Hire Association Europe Terms and Conditions.