



Status Disclosure

Surrey Hire & Sales Ltd

is an Appointed Representative of

Jelf Insurance Brokers Ltd

t/as Marsh Commercial

Partnership House

Priory Park East

Hull

HU4 7DY

for General Insurance Business.



Surrey Hire & Sales Ltd - HireGuard - Customer Summary of Cover

PROPERTY HIRED OUT UNDER HIREGUARD INSURANCE IS COVERED FOR:

- Physical Loss or damage at any situation in UK and 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.

EXCESS (amount deducted from each agreed claim in respect of each occurrence)

Up to - £2,500	-	£100.00
£2,501- £5,000	-	£250.00
Over £5,000	-	£500.00

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:
 - a) when such loss or damage results during operation of the complete item of Insured Property
 - b) when such loss or damage results from the total loss of the complete item or items of Insured Property
 - c) when such attachment is a separate item specified on a Contract Note
 - d) 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:
 - a) all doors are locked and windows/openings are closed and securely fastened whilst unattended
 - b) property is securely mounted or fixed to the vehicle or kept in a suitable container whilst in transit
- ▶ Loss or damage due to:
 - a) cleaning or failure to clean and conduct of routine maintenance of the property
 - b) breakdown or breakdown prior to commissioning or wear and tear
 - c) willful act or neglect
 - d) derangement
- ▶ Any difference between any claim payment and any sum payable under industry recognised terms and conditions such as those laid out by the by the Hire Association Europe.
- ▶ 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 working days after being officially accepted as "off hire"
- ▶ 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

This is a summary of cover only and is not intended to replicate full policy Terms and Conditions and should not be relied upon. Master Policy can be viewed at the offices of Marsh Commercial. A copy is available on request.

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 £ 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:
 - a. When such loss or damage results during operation of the complete item of insured property.
 - b. When such loss or damage results from the total loss of the complete item or items of insured property.
 - c. When such attachment is a separate item specified on a contract note.
 - d. 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:

- a. All doors are locked and windows/openings are closed and securely fastened whilst unattended.
 - b. Property is securely mounted or fixed to the vehicle or kept in a suitable container whilst in transit.
- Loss or damage due to;
 - a. Cleaning or failure to clean and conduct of routine maintenance of the property.
 - b. Breakdown or breakdown prior to commissioning or wear and tear.
 - c. Wilful act or neglect.
 - d. 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 within 5 working days after officially accepted as being "off hired."
 - 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. Your demands and needs and market selection:

In obtaining your quotation we have only approached one insurer, Zurich Insurance Plc. We have chosen to only work with this insurer for HireGuard because this 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.

In sourcing insurance(s) for you we act as your agent. In placing insurances for you and in the event of a claim we normally act as your agent **but** should you instruct us to proceed and place this insurance, Jelf Insurance Brokers Ltd will do so under a "delegated authority" granted by the insurers, which means that we also act as agent of the insurer and have authority to accept insurance risks, issue documentation and handle claims (in accordance with agreed terms) on their behalf.

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 £

4. Who regulates us?

The appointed representative shown is an Appointed Representative of Jelf Insurance Brokers via its trading name Marsh Commercial

This can be checked on the FCA's register at www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768. 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 write to:

Complaints Department
Jelf Insurance Brokers Ltd
Castlemead
Lower Castle Street
Bristol, BS1 3AG.

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 or by calling 0800 678 1100.

7. 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.

8. Client Money?

We do not hold client money. We have an agreement with Zurich Insurance Plc where we act as agent for the Insurer and any money received by us will be treated as if it has been received by Zurich Insurance Plc and the Insurer will therefore bear the risk of any losses in the event that our firm becomes insolvent.

Marsh Commercial is a trading name of Jelf Insurance Brokers Ltd which is authorised and regulated by the Financial Conduct Authority (FCA). Not all products and services offered are regulated by the FCA (for details see marshcommercial.co.uk/info/terms). Registered in England and Wales number 0837227. Registered Office: 1 Tower Place West, London EC3R 5BU.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

HireGuard Plant and Equipment Insurance

Insurance Product Information Document



Company: Zurich Insurance plc **Product:** Hired Out Plant and Equipment Insurance Policy

Zurich Insurance plc UK Branch is registered in the UK. Authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. FCA Firm Reference Number 203093.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of Insurance?

This policy provides cover for physical loss or damage (accidental damage, fire, theft or malicious damage) at any situation in Western Europe including transit between and situation including transit.



What is insured?

Cover for Plant and Equipment hired by you

- ✓ Loss or damage, fire, theft and accidental damage.
- ✓ Full replacement value of all Plant and Equipment up to 24 months old.
- ✓ Loss or damage to Plant and Equipment whilst in or on a vehicle.
- ✓ Loss or damage to attachments following loss or damage of the complete item of Plant and Equipment.



What is not insured?

- ✗ Continuing hire charges.
- ✗ Attachments (unless included within the loss or damage of the complete item of Plant and Equipment).
- ✗ Loss or damage from any unlocked vehicle.
- ✗ Breakdown, wilful act or neglect.
- ✗ Wear and tear.
- ✗ Inventory loss or loss that cannot be attributed to an incident.
- ✗ Legal liability for injury to third parties or damage to their property.



Are there any restrictions on cover?

- ! A policy excess must be paid by you in respect of each valid claim you make, the amount is shown in your policy schedule.
- ! For claims involving Plant and Equipment that is more than 24 months old, we will pay the market value of the equipment rather than the new replacement value.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.

Limits which apply

- ! Limit of Liability up to £100,000 any one occurrence with no single item limit.



Where am I covered?

- ✓ United Kingdom and Western Europe (or other geographical areas as agreed with insurer) including whilst in transit between such situations.



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes.
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Preserve any damaged or defective property which may be required as evidence for a claim.
- Not admit liability or settle any claim from a third party without consent.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Remember – your policy may not be valid if we do not have the correct information.



When and how do I pay?

Payment is required in full at the time of purchase.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for the period of insurance stated in the schedule.



How do I cancel the contract?

You have 14 days to make sure that you are happy with the cover provided – this 14 day period is known as the 'cooling-off period' for policies that are in force for more than one month. You can cancel the policy by telling the person who arranged this insurance for you or by telling us in writing and returning the schedule.

If you do cancel the policy within the cooling-off period, as long as you have not made a claim, we will refund all the premium you have paid. If you have made a claim, you will not get a refund.

You can cancel your policy at any time during the period of insurance by telling the person who arranged this insurance for you, or by telling us in writing, and returning the schedule. If you have made a claim, you will not get a refund. If you have not made a claim, when we receive your notice and schedule, we will cancel the policy and send you a pro rata refund. For policies in force less than one month there is no cooling off period.

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UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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