

Hire Equipment Insurance – Summary of Cover

Our terms and conditions state that it is the responsibility of our clients to arrange insurance for the equipment they hire from us.

We appreciate this is not always possible and therefore we have arranged an insurance policy to provide our clients with insurance if they need it or cannot arrange insurance of their own. This is an additional service from us.

We also believe the cover at the premium we quote is very competitive as we are not looking at this service as a revenue stream for us.

The policy covers the transportation of the equipment, the period you have it on hire and the return transportation. This includes loading and setting up and whilst in use but excluding losses arising directly out of the process itself (for example consequential losses or damage to other property as a result of its use). There are standard exclusions such as wear and tear or electrical and mechanical breakdown or misuse of the equipment.

If a failure of the equipment arises due to misuse, the cost of the repair will be the responsibility of the client.

If for any reason you receive our equipment and it is damaged it is your duty to report this immediately, or indeed if there is any damage at any point you have our equipment.

We are able to provide this insurance to you because we purchase the insurance via a marine cargo policy. We are not selling insurance to you.

Cover is for “all risks” of physical loss or damage up to the value of the equipment subject to the standard terms and conditions of the policy for which a copy is available upon request. A £350 excess for each and every loss applies.

Please speak to us and we will endeavor to respond directly via our Insurance Brokers as quickly as we can.