

ANNUAL CERTIFICATE OF INSURANCE

Certificate No: 350

This certifies that in accordance with the authorisation granted by *Zurich Insurance plc that cover has been effected which will indemnify the Insured against Loss or Damage as detailed in the Master Policy (and as amended for the First Insured) occurring during the period of insurance subject to terms, limitations, exclusions and conditions of the Master Policy which is available for inspection at the offices of HAE Insurance Services. A copy is available on request.

First Insured:	Lindum Group
Second Insured:	Customers of the First Insured
Period of Insurance:	04/11/2019 to 31/12/2020 inclusive

Situation

Any situations in Western Europe (or other geographical areas as agreed with insurers) and whilst in transit between such situations

Limit of Liability

£100,000 Any One Occurrence

Insured Property:

Property belonging to the First Insured or for which they are responsible whilst on hire under conditions of the Standard Form of Conditions of Hire of the Hire Association Europe (or hire conditions as agreed with insurers) to the Second Insured provided always that such hire commences within the period of insurance

For full details of cover please contact:

HAE INSURANCE SERVICES
PARTNERSHIP HOUSE
PRIORY PARK EAST
KINGSTON UPON HULL
HU4 7DY

Tel : 01482 388552 Fax : 01482 213216

*Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of their regulation by the Financial Conduct Authority are available from them on request. FCA registration number 203093. These details can be checked on the FCA's register.

Status Disclosure

Lindum Group

is an Appointed Representative of

HAE Insurance Services

Partnership House

Priory Park East

Hull

HU4 7DY

for General Insurance Business.

Lindum Group - 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)

£1 - £500	-	£25.00
£501 - £1,000	-	£50.00
£1,001 - £2,000	-	£75.00
£2,001 - £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 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 5 days after being officially accepted as "off hire" (excluding Sundays and Bank Holidays)
- ▶ 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 HAE Insurance Services. A copy is available on request.