

## HIRED IN PLANT INSURANCE – SPECIFICATION HIP POLICY SUMMARY

---

*(Note: This is a summary of the standard terms and conditions only. Refer to the policy for full details of cover)*

### WHAT IS COVERED?

---

Contractors plant and equipment hired in by you described in the policy schedule.

### WHAT COVER DOES THE POLICY PROVIDE?

---

- The policy protects you against your legal liability under the terms of the hiring agreement under which you hire contractors plant.
- Cover is on an “all risks” basis to the extent required by model hiring conditions of the CPA (Construction Plant-hire Association) or SPOA (Scottish Plant Owners Association) as applicable.
- Debris removal costs.
- Expediting costs incurred to speed up repair or replacement.
- Costs incurred in taking exceptional measures to prevent or mitigate loss.
- Engineers fees incurred during repair investigations or tests following an incident.

### WHERE DOES THE COVER APPLY?

---

Cover applies at the location specified in the policy schedule and whilst in transit (other than by sea or air).

### ARE THERE ANY SIGNIFICANT CONDITIONS OF COVER?

---

- Losses from vehicles are subject to a £5,000 limit for hand tools, power tools and machine attachments.
- Average – If your sum insured is understated then you will bear a proportion of a loss accordingly.
- Misrepresentation/Fraud – Attempted fraud or giving false information will result in cover being void.

### WHAT WILL THE POLICY PAY FOR?

---

The policy will pay for:

- a) Loss or damage to plant.
- b) Continuing hiring charges for which you are liable following an incident.
- c) Legal expenses, provided we have consented in writing.

## WHAT IS NOT COVERED BY THE POLICY?

---

- Consequential losses.
- brickwork masonry foundations and supporting structures.
- tyres tools cutting edges moulds dies patterns non-metallic linings glass pulverising and crushing surfaces flexible pipes trailing cables drive belts or parts requiring periodic renewal unless arising from a malicious act or forming part of other insured loss or damage
- underground or buried piping
- Damage to safety or protective devices (such as fuses) due to their functioning.
- Road vehicles.
- Losses or recovery costs in respect of equipment underground or underwater.
- Loss or damage caused by computer virus.
- Wear and tear, although resultant loss is not excluded.
- Loss or damage due to an intentional act or willful omission by you.
- Loss or damage due to acts of terrorism.
- Loss or damage caused by acts of War.
- Loss or damage caused by Nuclear / Radioactive contamination.
- Loss or damage to Airborne / Waterborne craft, rig or platform or any property thereon.