

<p><b>Summary of Cover</b></p> <p>Property hired out under HAE terms and conditions and insured under HAEHireGuard is covered for:-</p> <ul style="list-style-type: none"> <li>• Loss at any situation in the United Kingdom including whilst in transit between such situations other than by sea and air</li> <li>• A limit of liability up to £50,000 in any one occurrence, no single article limit</li> <li>• Full replacement value for property less than 24 months old</li> </ul>	<p><b>Principal Exclusions</b></p> <ul style="list-style-type: none"> <li>• Policy excess <b>MAXIMUM £500</b></li> <li>• Continuing hire charges and consequential losses</li> <li>• Recovery costs when accidentally Immobilized</li> <li>• Loss or damage whilst in a vehicle unless             <ul style="list-style-type: none"> <li>a) all doors are locked and windows/openings are securely fastened whilst unattended</li> <li>b) property is securely mounted or fixed to the vehicle or kept in a suitable container whilst in transit</li> </ul> </li> <li>• loss or damage to cutting edges (other than diamond cutting wheels) tools, trailing cables or fixing pipes other than when loss or damage results from the loss of the complete item or items of property insured</li> <li>• Loss or damage due to             <ul style="list-style-type: none"> <li>a) Cleaning and conduct of routine maintenance of the property</li> <li>b) Breakdown or wear and tear</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>c) Treatment of foreign bodies</li> <li>d) Willful act</li> </ul> <ul style="list-style-type: none"> <li>• Loss or damage due to fraud or dishonesty of employees</li> <li>• Equipment not collected 48 hours after being off hire (excluding Sundays)</li> <li>• Loss or damage in Northern Ireland resulting from riot or civil commotion</li> <li>• Motor vehicles other than unlicensed or designed for use as a tool of trade</li> <li>• Inventory losses</li> <li>• Legal Liability for injury to third parties or damage to their property</li> <li>• Use of plant underground</li> <li>• Loss by fraud or theft if security conditions and checks have not been complied with</li> <li>• Any difference between the amount of any claim payment any sum payable under Hire Association Europe Terms and Conditions</li> </ul>
<p><b>FAQs</b></p> <ol style="list-style-type: none"> <li><b>The Financial Conduct Authority (FCA)</b> 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</li> <li><b>Whose products do we offer?</b> We only offer a single insurance product, HAEHireGuard from Zurich Insurance Company, to cover hired equipment.</li> <li><b>Which service will we provide you with?</b> We will not offer any advice and you will need to be make your own decision regarding the suitability of any policy of insurance purchased.</li> <li><b>What will you have to pay for our services?</b> We normally receive a commission from the insurer with whom we place your business.</li> <li><b>Who regulates us?</b> We are an Appointed Representative of Jelf Insurance Brokers via its trading name HAE Insurance Services &amp; EHA Insurance Services. This can be checked on the FCA's register at <a href="http://www.fca.gov.uk/register">www.fca.gov.uk/register</a> or by contacting the FCA on 0800 1116768. Our permitted business includes arranging and assisting with the placing and administration of plant and equipment hire policies</li> </ol>	<ol style="list-style-type: none"> <li><b>What to do if you have a complaint?</b> Our aim is to provide a first class service however, if you wish to register a complaint, please contact the Insurance partnership Services Limited  Write to: The Complaints Department Jelf Insurance Brokers Limited Hillside Court Bowling Hill Chipping Sodbury Bristol BS37 6JX  If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service</li> <li><b>Are we covered by the Financial Services Compensation Scheme (FSCS)?</b> We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the FSCS. <a href="http://www.fscs.org.uk">www.fscs.org.uk</a> or by calling 0800 678 1100</li> </ol>	<ol style="list-style-type: none"> <li><b>Demands &amp; Needs Statement (Non-Advised)</b> The HAEHireGuard policy is designed to meet the demands and needs of Plant &amp; 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.</li> <li><b>Treating Customers Fairly</b> We treat clients as we ourselves would wish to be treated in a fair and supportive way with customer service at the cornerstone of our proposition.</li> </ol> <p><b>I acknowledge receipt of this document and accept the terms of the Hireguard Policy Cover</b></p> <p><b><u>NAME</u></b></p> <p><b><u>SIGNATURE</u></b></p> <p><b><u>DATE</u></b></p>