



HSB Engineering Insurance Limited
RENEWAL SUMMARY

Policy Number : H5E72116
Client : EASTERN EVENTS LTD
Period: 21st May 2014 - 21st May 2015

The details listed below are a summary of the current Policy Schedule. For further details of Policy Wordings, Covers applicable and Complete Policy Schedule please refer to the above mentioned Policy.

Contingency - HIP 2 HIRED IN PLANT-ANNUAL

Item Description	Cover Clause(s)	Limit	Excess
Hired in Plant		£50,000	£1000

* * *

Premium

HIP	£772.50	+ IPT
Total	£772.50	+ taxes

Should you require any assistance or alterations to the cover provided please contact your account handler
Beverley Lowman - DDI 0161 817 2028, Fax 0161 817 2118, Email beverley.lowman@hsbeil.com

Date: 17th April 2014



Policy Summary

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

The following terms, conditions and exclusions apply to every policy as standard:

Conditions.....

- 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.

Extensions.....

- 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.

Exclusions.....

- 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 wilful 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.

Hired-in Plant Insurance – Specification HIP

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.

Where does 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?

- Certain precautions must be taken with regard to equipment left unattended – see special condition 5 in the policy.
- Losses from vehicles are subject to a £5,000 limit for hand tools, power tools and machine attachments.

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.