



SUNBELT RENTAL INSURANCE

WHAT YOU NEED TO KNOW



In conjunction with
Hire
**Insurance
Services**

INSURANCE FOR PLANT HIRED TO SUNBELT RENTALS CUSTOMERS



I have reviewed the Customer Summary of Cover for Sunbelt Rental Insurance and fully understand the scheme.

Please apply the Sunbelt Rental Insurance Scheme to all hire contracts raised on this account.

Customer Name:

Account No:

Please leave blank if account is not yet active

Effective Date:

Photographic ID is required for all Rental applications.
(For Limited companies, photographic ID must be provided by a registered Director).

To be signed by a registered director or business owner (for non Ltd businesses)

Print:

Signature:

Job Title:

Date:

Customer Hotline:
0370 050 0797

Sunbelt Rentals Limited

102 Dalton Avenue, Birchwood Park, Warrington WA3 6YE

01925 281000

enquiries@sunbeltrentals.co.uk

www.sunbeltrentals.co.uk

CUSTOMER SUMMARY OF COVER

What is covered?

On payment of the appropriate premium, Sunbelt Rental Insurance covers the hirer's responsibility for items on hire from Sunbelt Rentals under their Terms and General Conditions for the Hiring of Plant:

- For loss or damage anywhere in the UK (including whilst in transit)
- Up to £100,000 for any one incident with no single item limit
- For replacement as new up to 24 months old
- Including the cost of removing debris and certain other specified emergency costs incurred with insurers' approval

What is not covered?

The principal policy exclusions are:

The policy excess

Claim Value	Excess
Up to £500	£25
£501 - £1000	£50
£1001 - £2000	£75
£2001 - £2500	£100
£2501 - £5000	£250
£5001 and over	£500

BUT - no excess applies for claims involving theft of Plant fitted with an activated tracker

- Please note that Formwork and Falsework equipment and certain specialist Utilities items which are used or associated with being used underground are excluded from Sunbelt Rental Insurance cover. Please ask for details.
- Continuing hire charges and any loss which happens as an indirect result of an event for which you are insured
- Loss or damage whilst hired items are in or on a vehicle unless:
 - All doors are locked and windows/openings are securely fastened whilst the vehicle is unattended
 - Items are securely mounted or fixed to the vehicle or kept in a suitable container whilst in transit
- Unexplained losses (there must be an identifiable incident such as theft, fire, flood, etc).

- Loss or damage to:
 - Tyres as a result of road or site punctures, cuts or bursts, cutting edges (other than diamond cutting wheels), tools, trailing cables, fixing pipes or safety or protective devices due to their operation. However, loss or damage to such items may be covered if forming part of a claim involving plant to which such items are attached
 - Mechanically propelled vehicles, unless unlicensed or primarily designed as a tool of trade, motor cycles or quad-bikes
- Loss or damage due to:
 - Intentional act, wilful omission, neglect or failure to take reasonable precautions to prevent loss or damage
 - Wear and tear, breakdown or inevitable damage
 - Cleaning, maintenance or treatment
 - Use underground, underwater or offshore
 - Use of two or more items of Plant in a single lifting operation
 - War, terrorism, riot in Northern Ireland or nuclear incidents

Best practice security requirements

If hired items are left unattended overnight or at weekends:

- Mobile items (on wheels, tracks or self-propelled) should be:
 - Immobilised by fitting and setting of a recognised locking device or factory installed engine immobiliser system or
 - Secured within a locked building compound or yard which must have enclosed perimeter walls or fencing and padlocked points of entry
- Machine attachments, power tools, hand tools and manually powered implements should be secured:
 - Within a locked building or
 - Within a secure compound or unit receptacle which should be within a secure compound or yard or
 - If in or on a vehicle, it shall be parked in a secure or attended garage or yard

In the event of loss or damage

- The hirer must immediately notify the:
 - Sunbelt Rentals hiring depot and advise the date and time of loss, details of the circumstances and details of any other parties involved
 - Police following theft, malicious damage or riot, within seven days. A crime number must be obtained
- The hirer must retain and protect any damaged item for examination by the Insurer or their representatives, if required
- The Insurer will settle the claim directly with Sunbelt Rentals.

The hirer is responsible for the policy excess or other excluded costs for loss or damage

FREQUENTLY ASKED QUESTIONS

**Customer Hotline:
0370 050 0797**

1. The Financial Conduct Authority (FCA)

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.

2. Your demands and needs (non advised) and market selection:

In obtaining your quotation we have only approached one insurer, HSB Engineering Insurance Ltd. We have chosen to only work with this insurer for Sunbelt Rentals customers because this policy is designed to meet the D&N of plant equipment hirers who wish to insure against their contractual liability for loss of, or damage to, plant hired from Sunbelt Rentals.

3. Which service will we provide to you?

We will not offer any advice and you will need to make your own decision regarding the suitability of any policy of insurance purchased.

4. What will you have to pay for our services?

We normally receive a commission from the insurer with whom we place your business. We will make no further charge.

5. Who regulates us?

Sunbelt Rentals Ltd is an Appointed Representative of Jelf Insurance Brokers Ltd which is authorised and regulated by the Financial Conduct Authority (FCA). Not all products and services offered are regulated by the FCA. Registered in England and Wales number 0837227. Registered address: Hillside Court, Bowling Hill, Chipping Sodbury, BS37 6JX, HAE Insurance Services and EHA Insurance Services are trading names of Jelf Insurance Brokers

Ltd. This can be checked on the FCA's register at www.fca.gov.uk/register or by contacting the FCA on 0800 1116 768. Our permitted business includes arranging and assisting with the placing and administration of plant and equipment hire policies.

6. What to do if you have a complaint?

Our aim is to provide a first class service, however, if you wish to register a complaint, please contact: Complaints Department, Marsh Commercial Castlemead, Lower Castle Street, Bristol BS1 3AG
Tel: 0117 240 2000
Email: complaints@marshcommercial.co.uk

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS www.fscs.org.uk or by calling 0800 678 1100.

8. Treating Customers Fairly

We treat clients as we ourselves would wish to be treated in a fair and supportive way with customer service being the cornerstone of our proposition.

