

## RENEWAL SUMMARY

**Policy Number :** H5J197651  
**Client :** ADP GROUP LTD

**Period:** 9th May 2017 - 9th May 2018

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 - ADI 1 CONTRACTORS PLANT-OWNED OWN USE

Item Description	Cover Clause(s)	Limit	Excess
(i) Mechanically electrically	SCA Losses from Vehicles Limitation	£1,223,500	£1000

### Contingency - HIP 1 HIRED IN PLANT-ANNUAL

Item Description	Cover Clause(s)	Limit	Excess
(i) Mechanically electrically		£170,000	£1000

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### Premium

ADI	£7,406.65	+ IPT
HIP	£250.00	+ IPT
<b>Total</b>	<b>£7,656.65</b>	<b>+ taxes</b>

## ACCIDENTAL DAMAGE INSURANCE - SPECIFICATION ADI POLICY SUMMARY

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

### WHAT IS COVERED?

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Your own plant and equipment described in the policy schedule.

### WHAT COVER DOES THE POLICY PROVIDE?

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- Cover is on an “all risks” basis.
- 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?

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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?

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- 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.
- Fraudulent claims – Making a false or exaggerated claim may result in your claim not being paid or the policy being cancelled.
- Fair presentation – You have a duty to make a fair presentation. Failure to do so can result in your claims not being paid in full and, in certain circumstances, the policy being treated as if it never existed.
- Claims notification and requirements – It is a condition precedent of this policy that you notify the company as soon as practicable about any claim and to take action to minimize any loss or damage.

### WHAT WILL THE POLICY PAY FOR?

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In the main, settlement will be on an indemnity basis. However, settlement will be on a “new for old” basis for plant and equipment which is less than one year old at the time of loss.

## WHAT IS NOT COVERED BY THE POLICY?

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- Breakdown.
- 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.

## HIRED IN PLANT INSURANCE – SPECIFICATION HIP POLICY SUMMARY

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

### WHAT IS COVERED?

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

### WHAT COVER DOES THE POLICY PROVIDE?

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- 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?

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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?

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- 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.
- Fraudulent claims – Making a false or exaggerated claim may result in the claim not being paid or the policy being cancelled.
- Fair presentation – You have a duty to make a fair presentation. Failure to do so can result in your claims not being paid in full and, in certain circumstances, the policy being treated as if it never existed.
- Claims notification and requirements – It is a condition precedent of this policy that you notify the company as soon as practicable about any claim and to take action to minimize any loss or damage.

### WHAT WILL THE POLICY PAY FOR?

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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?

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- 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.