HireProtect

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1. HireProtect Policy Summary

Some important facts about your HireProtect insurance policy are summarised below. This policy summary does not contain the full terms and conditions of the insurance policy, which can be found online http://www.hirebase.co.uk/ or on request from the Hirebase store where you purchased your policy. It is important that you read these documents carefully when you receive them to make sure that you understand the cover your policy provides.

2. Type of insurance and cover

This policy covers you for physical loss or damage to hired plant and equipment property from Hirebase at any situation in Western Europe including whilst in transit between such situations.

3. Significant features, benefits, limitations and exclusions

We would direct your attention to the following information contained within the HireProtect policy document. Throughout this document, "Company" means the Insurer, AIG Europe Limited, Ireland Branch. The cover provided is subject to certain conditions, limitations and exclusions. The tables below set out the significant features of the cover and the main conditions, limitations and exclusions that apply. Full details of the cover, conditions, limitations and exclusions are contained in the policy document.

Significant Features and Benefits	Conditions and Exclusions	Policy Wording Reference
A limit of liability up to £100,000 for any one occurrence with no Single Article Limit for physical loss or damage to hired plant and equipment property.	**General condition:** A security check has been carried out by Hirebase. **Significant Exclusions:** Cover is not provided for: ○ **Breakdown** Damage to any item of property caused by explosion or its own breakdown. ○ **Attachments** Damage to cutting edges (other than diamond cutting systems) tools trailing cables or flexible pipes other than: ○ when such damage results during operation of the complete item of property ○ when such damage results from the total loss of the complete item or items of property ○ when such attachment is a separate item specified on a contract of hire ○ when a standard part of the equipment package supplied and cannot in normal circumstances be omitted from such equipment package. ○ **Unattended vehicles** **Damage** to any item of **property** whilst in a motor vehicle unless: ○ the doors of the vehicle are locked when unattended ○ all windows and other openings are fully closed and properly fastened when unattended save only to provide ventilation for any animals in such vehicle and in such circumstances the **property** shall be	Pages 10, 13, 14, 15, 16

	○ concealed from view wherever possible **property** is securely mounted in or fixed to the vehicle or kept in a suitable container whilst in transit or where left unattended.	

Limitation		Policy Wording Reference
Age Limits	You must be between 21 and 80 years of age at the date of buying or renewing this policy.	Page 7, 'Age Limits'
Residency	You must have your main home in the United Kingdom at the time you buy or renew this policy.	Page 7, 'Residency'
Law and Jurisdiction	This policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by us before the start date of your policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.	Page 3, 'Law and Jurisdiction'

Excess	If you need to make a claim under the sections listed in the table above, we will require the amount shown below in respect of the policy excess. For losses: Up to £500 the excess payable is £25 £501 - £1000 the excess payable is £50 £1001 - £2000 the excess payable is £75 £2001 - £2500 the excess payable is £100 £2501 - £5000 the excess payable is £250 £5001 plus the excess payable is £500 In the case of theft or attempted theft of hired plant and equipment which is fitted with a fully functional and operating Thatcham Category P2 approved Immobiliser, no excess will apply.

4. Period of insurance

Cover will remain in force for the period of which you have hired the plant or equipment from Hirebase provided premiums are paid at the frequency reasonably required by the Company.

5. Right of cancellation

The Company has the right to cancel the policy by giving 30 days' written notice to the Insured at their last known address, or to the insurance intermediary specified on the schedule. The Insured has the right to cancel the policy by giving 30 days' written notice to the Company. You have no right to cancel the policy.

6. Claims

Please call +44 (0)1482 388619 or +44(0)1482 388629 (Lines are open Monday – Friday 9am-5pm, excluding bank holidays); or email hireprotect@jelfgroup.com ; or write to Jelf Insurance Brokers Ltd, Partnership House, Priory Park East, Kingston-Upon-Hull, HU4 7DY.

7. What to do if you have a complaint?

If you wish to register a complaint, please contact the following.

All complaints:
Jelf Insurance Brokers Ltd, Complaints Team, Hillside Court, Bowling Hill, Chipping Sodbury, Bristol BS37 6JX
Telephone: +44 (0)1454 525240 (Lines are open Monday – Friday 9am-5pm, excluding bank holidays)
E-Mail: angie.biddle@jelfgroup.com

The Company will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do its best to resolve matters to your satisfaction within 8 weeks. If the Company is unable to do this you may be entitled to refer the complaint to an Ombudsman. The Company will provide full details of how to do this when the Company provides its final response letter addressing the issues raised.
If you are still not satisfied with the outcome of your complaint, you may be entitled to refer it to one of the following Ombudsman who will review your case.

For complaints regarding the sale of this policy please contact:

Address:	Financial Ombudsman Service, Exchange Tower, London, E14 9SR
By Telephone:	0800 0234 567 or 0300 123 9 123
Email:	complaint.info@financial-ombudsman.org.uk
Online:	www.financial-ombudsman.org.uk

For complaints regarding the underwriting of this policy please contact:

Address:	The Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland
By Telephone:	+353 16620899
By Email:	enquiries@financialombudsman.ie
Online:	www.financialombudsman.ie

If **you** wish to complain about an insurance policy purchased online **you** may be able to use the European Commission's Online Dispute Resolution platform, which can be found at http://ec.europa.eu/consumers/odr/
Following this complaint procedure does not affect your right to take legal action.

8. Is the Company covered by the Financial Services Compensation Scheme?

The Company is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Company cannot meet its financial obligations depending on the type of insurance and the circumstances of the claim. Please note that large companies are not covered by the FSCS.

9. Insurance Provider

This insurance is provided by Grafton Merchanting GB Ltd t/a Hirebase, address: Head Office, Gemini One, 5520 Oxford Business Park South, Cowley,Oxford OX4 2LL who is an appointed representative of Jelf Insurance Brokers Limited. Hirebase is a division of Buildbase which is a trading division of Grafton Merchanting GB Limited, a subsidiary of Grafton Group plc. The risks underwritten under this policy are reinsured by AIG Europe Limited to Heron Insurance Limited, which is also a wholly owned subsidiary of Grafton Group plc , licensed by the Guernsey Financial Services Commission (Registration Number 39199).
Jelf Insurance Brokers Limited provides policy administration, claims and complaints handling on behalf of AIG Europe Limited, Irish Branch. Jelf Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered in England: company number 0837227. Registered address: Hillside Court Bowling Hill, Chipping Sodbury, Bristol BS37 6JX.
This insurance is underwritten by AIG Europe Limited, Irish Branch. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 202628), who is operating in Ireland through its branch AIG Europe Limited (Irish Branch) who is regulated by the Central Bank of Ireland for conduct of business rules.