

HSB Contractors' Plant Insurance (e-trade)

Policy schedule

This schedule replaces any previous schedule which may have been issued or reissued to you.

This schedule should be read with your policy document which contains the full policy terms and conditions. Your schedule contains some of the information you supplied to us as set out in your quotation/statement of fact together with the details of the cover you requested.

Please check, to the best of your knowledge and belief, that the information in this schedule is correct. If any details in this schedule are incorrect or you have any questions about the policy or cover, contact the person who arranged the insurance or contact us. You can find the contact details for your local HSBEIL office on the website at www.hsbeil.com.

You must tell us as soon as possible if any of the information you have provided is incorrect or changes and we will assess if that change affects the terms of your insurance, including the premium. If the information in the schedule is not correct then that may affect any claim you make or could result in your policy being treated as though it never existed. If you are in any doubt as to what you need to tell us please contact the person that arranged this insurance for you, or us.

Any words or phrases which appear in bold will have either the meaning that is shown in the 'Definitions' section of the policy or it is a heading to help you find the information you need.

Your policy details	
Policy number	CPI003568ACT
Schedule effective date	05/12/2024

Your details	
The insured (you)	Power and Line Ltd
Business description	Construction & Maintenance work within the Rail Sector . Civil Engineering primarily working on the transport and utilities networks. Power and Line will be involved in supply services to the rail network which can including electrical installation for sub stations, walkways, concrete bases for junction units and other connected work – All work is Green Zone.
Business address	1 Clyde Avenue, South Croydon, Surrey, United Kingdom, CR2 9DN
Territorial limits	United Kingdom, Channel Islands and Isle of Man

Period of insurance	
From	05/12/2024
To	04/12/2025
Renewal date	05/12/2025

Minimum retained premium
Please see the general condition – ‘Declarations and adjustment of premium’. The ‘minimum retained premium’ for all sections is 75% of the original premium charged.

Policy cover

The sections of cover applicable to this insurance have a **sum insured** or a **limit of liability** shown. Any section shown as ‘Not insured’, means that you do not have that cover.

Policy
HSB Contractors' Plant Insurance (e-trade)

Section 1 Contractors' plant - owned

What we will pay for	Sum insured
Damage to contractors' plant	£25,000

HSB Engineering Insurance Limited

Current market value	
Total current market value of all contractors' plant - owned	£25,000

Excess	
Each occurrence	£1,000

Section 2 Contractors' plant – hired in

What we will pay for	Limit of liability
Your legal liability to the extent required by the hiring agreement for damage to the hired in contractors' plant and continuing hire charges following damage to the hired in contractors' plant	The limit of liability shown below is the most we will pay for damage arising from each occurrence . £100,000

Annual hire charges	
The amount declared by you which represents estimated annual hire charges for contractors' plant during the period of insurance	£5,000

Excess	
Each occurrence	£1,000

Endorsements

The following endorsements amend the policy document detailed in this schedule. The endorsements attaching to this schedule will show to which sections of the policy they apply.	
Endorsement number	Endorsement title
CPI-0005	Cover revisions - Marsh Commercial (Contractors' plant)

HSB Engineering Insurance Limited

The following endorsements amend the policy document detailed in this schedule. The endorsements attaching to this schedule will show to which sections of the policy they apply.

Endorsement number	Endorsement title
CST-0062	Hiring procedure endorsement

Condition – Hire Procedures

Endorsement detail	
Endorsement number	CST-0062
Endorsement applies to	Policy level
Endorsement wording	
<p>The following is a condition precedent. Prior to releasing contractors' plant out on hire to non-account customers and/or first time hirers and/or private retail customers you must undertake the following procedures;</p> <ul style="list-style-type: none"> a) Copy taken of customers proof of title and address and/or; b) Check customers signature matches with the debit/credit card and/or; c) Telephone call made to customers employer to confirm identity <p>In addition to the above you must take a copy of the hirers valid identification card, passport or driving licence and seek confirmation from the hirer they have an appropriate level of insurance cover.</p> <p>You must also obtain a copy of the hire agreement signed by the hirer for unless the hirer is an account customer whom has previously signed an agreement that the conditions of hire apply for each and every future hire.</p> <p>All records must be made available to us upon request.</p>	

Cover revisions – Marsh Commercial (Contractors' plant)

Endorsement detail	
Endorsement number	CPI-0005
Endorsement applies to	Policy level
Endorsement wording	
<p>The following cover revisions are applicable:</p> <p>Section 1 – Contractors' plant - owned</p>	

Where section 1 is shown as insured in the schedule the following cover revision applies.

In 'How much we will pay' the references to **contractors' plant** 'two years old or less' and **contractors' plant** 'over two years old' are changed to 'three years old or less' and 'over three years old' respectively.

Extra cover applying to multiple sections

The following 'Extra cover' is added:

Fuel tank drainage

We will pay for the draining of any fuel tanks forming part of or attached to **insured property** following incorrect fuelling and any resultant **damage to insured property**. The most we will pay for each occurrence is GBP 2,500.

Hire charges for substitute equipment

In addition to Extra cover 2 – Hire of substitute contractors' plant under Section 2 – Contractors' plant – owned, if we accept a claim for **damage to insured property**, we will pay:

- the cost of hiring substitute equipment of a similar type and capacity while the **damaged insured property** is being repaired, or until the **damaged** insured property is permanently replaced. The most we will pay for each **occurrence** is GBP 10,000; and
- your liability under the hire agreement for **damage** to the substitute equipment provided that the hire is under the standard conditions of the Construction Plant-hire Association, Scottish Plant Owners Association or Hire Association Europe which are current at the time of the hire. The most we will pay for each occurrence is GBP 50,000.

Own surrounding property

We will pay for **damage** to own surrounding property as a result of accident/error or fault of lifting plant insured under sections 2 or 3 of this policy. The most we will pay for each **occurrence** is GBP 25,000.

Security devices

We will pay for **damage** to any approved security devices as a result of any attempted theft or malicious **damage to insured property**. The general exclusion 'Excess' will not apply to this extra cover. The most we will pay for each **occurrence** is GBP 5,000.

Signwriting or livery

We will pay for **damage** to own or hired properties' signwriting or livery following **damage** covered elsewhere under this policy. The most we will pay for each occurrence is GBP 5,000.

Transportation of damaged contractors' plant

If we accept a claim for **damage to contractors' plant** we will pay for the necessary and reasonable cost incurred by you in the protection, removal and transportation of the **damaged contractors' plant** to and from a location agreed by us for the purposes of repair. The most we will pay for each **occurrence** is GBP 25,000.