

Company: Great American International Insurance (UK) Ltd

Company No. 380145

Product: Hired in Plant insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This policy provides insurance cover against physical damage to contractor's plant that you have hired from YardLink. If plant and equipment is either stolen or damaged, we will pay to repair or replace the item.



What is insured?

- ✓ We will cover your responsibility for loss or damage under the hiring contract with YardLink. This may include continuing hire charges following a loss.
- ✓ All of the above are insured on an 'All Risks' basis so any damage is insured unless it is specifically excluded.
- ✓ This includes (but is not limited to) theft, vandalism, fire, flood or other accidental damage.



What are my obligations?

- You must make a fair presentation of the risk to us at inception or during any variation of the Policy.
- You shall notify us of any alteration which materially effects the risk insured as soon as reasonably practicable.
- You must notify us of any loss or damage which you think may lead to a claim under the policy as soon as reasonably practical.
- You must notify the police immediately if you think that an incident of theft or attempted theft will lead to a claim under the policy.
- You shall provide access for our representatives to examine the insured property when requested.
- You shall take all reasonable precautions to prevent accidents and to safeguard the insured property.



What is not insured?

- ✗ Damage caused by acts of terrorism.
- ✗ Damage to any airborne or waterborne vessel.
- ✗ Damage caused by an intentional act or wilful neglect by you.
- ✗ Damage caused by wear and tear, gradual rusting or corrosion or the scratching or painted or polished surfaces.
- ✗ Any unexplained loss that cannot be traced to a specific identifiable event.
- ✗ Motor vehicles unless they are primarily a tool of trade.



Are there any restrictions on cover?

- ! The amount you can claim for any one incident of loss or damage is restricted by the limits of liability shown in your policy schedule.
- ! A policy excess must be paid by you in respect of each valid claim you make, the amount is shown in your policy schedule.
- ! If you make a false or fraudulent claim, or if you exaggerate a genuine claim, we will refuse to pay the claim and we may choose to cancel the policy.



Where am I covered?

Anywhere within the United Kingdom as standard including your premises, at contract sites and in transit.



When and how do I pay?

You pay YardLink in line with the terms you have agreed with them.



When does the cover start and end?

The period of insurance is shown in your quotation and your policy schedule.



How do I cancel the contract?

If you decide that you wish to cancel your insurance contract, please contact CGI Insurance Services on 01543 267810 quoting 'YardLink Insurance'. If you have made no claims during the period of insurance you will be entitled to a proportionate rebate of premium subject to the minimum retained premium in the policy schedule.

If you have any queries on the information provided by this document please contact CGI Insurance Services for advice on 01543 267810 quoting 'YardLink Insurance' or by emailing YardLink@cgiinsurance.com

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