

Policy Summary

The following summary does not contain the full terms and conditions of the contract, which can be found in the policy document. The summary does not form part of your contract of insurance.

About your policy

This insurance policy is underwritten by W.R. Berkley Insurance (Europe) Limited

This insurance policy provides the following coverage:

Damage to Owned Property

In the event of Damage to Property owned by or on Deferred Purchase or lease to the Insured happening during the period of insurance whilst situated or in transit anywhere within the Territorial Limits and at the time of such Damage the Property

- a) is less than or equal to 18 months old from the date of sale as new the amount payable shall be Reinstatement
- b) is more than 18 months old from the date of sale as new the amount payable shall be the value of the Property at the time of the Damage or the cost of repair of the Damage to a condition substantially the same as but not better or more extensive than the condition at the time of the Damage or at its option reinstate or replace such Property

Damage to Hired in Property

In the event of Damage to Property hired in by the Insured happening during the period of insurance whilst situated or in transit anywhere within the Territorial Limits the amount payable shall be all sums which the Insured shall become legally liable to pay for

- a) Damage to the Property hired in by the Insured
- b) hiring charges levied upon the Insured in consequence of such Damage

Policy cover is extended to:

Indemnity to Insureds Employer	Purchaser / Principal
Immobilised Property	

The Indemnity shall not apply to:

Breakdown	Rubber Tyres
Drilling or Tunnelling machines	Inventory Losses
Waterborne Vessels or Aircraft	Failure of a System
Transit by Sea or Air	Underground Water Damage and Recovery
Insureds Contribution	Consequential Loss
Pollution or Contamination	Corrosion or Erosion
Wear & Tear	Riot Strike and Civil Commotion
War	Radioactive Contamination

Special Conditions apply to care and operation of cranes, jibs and hoists.

An excess of £2,500 applies in respect of theft or malicious damage, reduced to £1,000 in respect of other losses. This may be increased if you wish in return for a reduction in premium.

The period:

The Period covered by this insurance policy is twelve months from the date shown on the policy Schedule. Short extensions to this period may be arranged subject to payment of a charge.

Cancellation

You have a statutory right to cancel this policy within 14 days from the date of concluding this contract

Claims

If you believe that you have a claim under this policy, you should notify your broker or
Harvington Underwriting Limited
Harvington House
9 Abbey Lane Court
Evesham
WR11 4BY

Complaints

If you wish to make a complaint concerning this policy you should contact:

The Director
Harvington Underwriting Limited
Harvington House
9 Abbey Lane Court
Evesham
WR11 4BY

If you still feel that we have been unable to resolve the matter to your satisfaction then please write to the Compliance Officer at

W.R. Berkley Insurance (Europe), Limited
2nd Floor
40 Lime Street
London
EC3M 7AW

Financial Ombudsman Service

If you are still unhappy following receipt of a final response you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. The address is

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel No 0845 080 1800

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.