

# HIRE PROTECT SUMMARY OF COVER



## SMITHS HIRE PROTECT – DAMAGE WAIVER & DAMAGE AND LOSS WAIVER CUSTOMER SUMMARY OF COVER

**Smiths Hire Protect** covers loss or damage to equipment on hire from Smiths Equipment Hire Ltd to the named hirer on the signed hire contract which must list Smiths Hire Protect and be applied at the start of each hire. Smiths Hire protect waives clause 9 of the terms and conditions of the hire contract accepting the exclusions listed.

Smiths Hire Protect covers losses connected directly to damage or loss of equipment supplied by Smiths Equipment Hire Ltd. and does not cover any consequential losses to the hirer or third parties in any way.

EXCESS	LOSS VALUE	EXCESS
Amount payable by customer in the event loss or damage	£1 - £500	£25
<b>LIMIT OF LIABILITY</b> The liability limit is set at a maximum of £50,000 in any one claim	£500 - £1000	£50
<b>Cost of Smiths Hire Protect :</b> <b>HIRE PROTECT DAMAGE AND LOSS WAIVER – 15% OF NET HIRE CHARGE</b>	£1001 - £2000	£75
	£2001 - £2500	£100
	£2501 - £5000	£250
	Over £5000	£500

## PRINCIPLE EXCLUSIONS

- Customer Loss Contribution
- Losses arising from normal wear & tear
- Loss or damage due to failure to clean and conduct routine maintenance
- Continuing hire charges and any loss which happens as an indirect result of an event for which you are insured
- Rubber tyres and or punctures
- Wilful act or neglect
- Loss or damage due to fraud or dishonesty of employees
- Loss or damage whilst in or on a vehicle  
All doors are locked and windows/openings are closed and securely fastened whilst unattended
- Unexplained Losses – loss of property due to theft unless with a specific occurrence
- Terrorism, Pollution, Nuclear Contamination, War

In the event of loss the customer undertakes to:

- Inform Smiths Equipment Hire Ltd as soon as reasonably possible and provide all necessary information that may be required including crime numbers
- Assist Smiths Equipment Hire Ltd to minimise losses and protect their interests at all times

**For further information please ask hire counter staff for assistance or write to the directors at the head office address**