

# Hired In Plant Insurance



## What is it?

If you are hiring in plant and machinery to get the job done, you are responsible for that equipment whilst in your possession. Damage Waiver can be purchased as part of the hiring process, but this can be expensive and may not cover all eventualities. If you are renting equipment on a regular basis, it will be cheaper to purchase an annual policy and the cover will be substantially more comprehensive.

## Who needs it?

If you work as a building contractor or a tradesman and use hired in equipment on site, then you will be liable for the cost of repairing or replacing it if it is damaged, lost or stolen whilst in your care.

## What does it cover?

You can get short or long-term hire cover, which will protect you against the costs you are liable to pay if the equipment is damaged, lost or stolen. It covers both self-propelled and static plant equipment for:

- Cost of repair or replacement
- Continuing hire charges
- Plant in transit

## What does having Hired In Plant Insurance mean to you?

As a contractor or tradesperson, hiring in equipment can be a regular occurrence. Having to replace or repair it can come with a hefty cost as well as the inconvenience of hiring replacements to complete your job. Having the correct insurance in place means that you can get on with running your business, without the worry of unwelcome and unexpected expenses.

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