

Plant Hirers Insurance

A COMPREHENSIVE GUIDE

Types of Coverage

Insurance4Plant offers a vast selection of coverage. When you add a machine to your fleet, it is automatically covered as long as your fleet's total value does not exceed the limit you set when taking out the policy.

Our standard policy provides "All risk" cover to protect your fleet against all manners of circumstances. This cover also includes the following policies:

Subrogation Waiver Extension

Allows you to claim for the loss or damage to the hired out plant on your own policy, rather than pursuing the hirer for damages.

Demonstration Equipment Cover

Protects plant & loaned equipment from a manufacturer for demonstration purposes

Reinstatement of Plant

We will pay reinstatement for plant machines less than 24 months old if lost or destroyed.

Machinery Movement Cover

Coverage for the loss and damage to plant machinery during transit and delivery to your customer.

Goods on the Hook Cover

If you are a crane or contract lifting company then goods on the hook cover can be incorporated to cover items lifted.

Tip – Lower Insurance Premiums By:

- Agree to higher excess limits and lower maximum claim limits.
- Demonstrate robust security, such as CESAR registration, that can lower your risk of theft.

Hired In Plant insurance protects the hirer, but who protects the hire company? Insurance4Plant does, with our comprehensive range of policies.

Tailored Hire Company Insurance Benefits

All risks" protection packages

Protect your plants at all times. During transit and whilst out on hire anywhere in the UK.

Provide short-term cover for your customers

Provide access to a simple to use, online insurance quote platform for your customers to purchase cover at a competitive cost

Dedicated claim support & expertise

Our claims & advice teams are ready to provide support when you need it.

What Your Company Could Be Risking

- 32% of UK businesses identifying cybersecurity breaches or attacks in the last 12 months.
- 29% of all serious road collisions were driving for work-related reasons
- Liability lawsuits can target your company directors personally and take compensation from their pockets.

Types of Coverage

We also offer additional policies to further protect your business. Consider adding these to your package

Cybercrime Protection

Liability protection and compensation for practical support and loss of income if your company is victim to a cybersecurity attack.

Motor Fleet Cover

Bespoke "Comprehensover 'any driver' cover for your company vehicles

Short-Term Insurance Provision

Allow your clients to obtain Insurance4Plant short-term insurance when they hire your plant and equipment, ensuring they meet the needs of the hire conditions

Professional Indemnity

Protect yourself from any potential legal claims for incidents said to be a result of your service or advice.

Management Liability

Protect yourself from any potential legal claims in the event the director or officers are perceived to have failed in their duties.

Hire Companies We Protect:

- ✓ Tool Hire
- ✓ Plant Hire
- ✓ Access Equipment Hire
- ✓ Portable Buildings Hire
- ✓ Traffic Management
- ✓ Crane Hire & Contract
- ✓ Lifting Companies