## COVER

**Contract Works**
Contract works described in the schedule, including contracts in force at the beginning of this insurance and any new contract started during the policy cover.

**Owned Plant**
Own plant and equipment described in the policy schedule.

**Hired-In Plant**
Contractors plant and equipment hired in by you described in the policy schedule.

## TERRITORIAL LIMITS
Contract works and materials are covered on any contract site and whilst in transit to or from the contract site anywhere in the United Kingdom, Republic of Ireland, Channel Islands and the Isle of Man.

Own plant and hired plant is covered anywhere in the United Kingdom, Republic of Ireland, Channel Islands and the Isle of Man including during transit (other than by sea or air).

## LIMIT OF INDEMNITY

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Works</td>
<td>£5,000,000</td>
</tr>
<tr>
<td>Owned Plant</td>
<td>£200,000</td>
</tr>
<tr>
<td>Hired-In Plant</td>
<td>£100,000</td>
</tr>
</tbody>
</table>

## EXCESS

<table>
<thead>
<tr>
<th>Cover</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Works</td>
<td>£1,000</td>
</tr>
<tr>
<td>Owned Plant</td>
<td>£500</td>
</tr>
<tr>
<td>Hired-In Plant</td>
<td>£500</td>
</tr>
</tbody>
</table>

## PRINCIPAL ENDORSEMENTS
Not applicable

## SPECIAL PROVISIONS/CONDITIONS

**Owned or Hired-In Plant**
Losses from vehicles are subject to a £5,000 limit for hand tools, power tools and machine attachments.

**All Sections**
- Average - If your sum insured is understated then you will bear a proportion of a loss accordingly.
- Fraudulent claims - Making a false or exaggerated claim may result in the claim not being paid or the policy being cancelled.
- Fair presentation - You have a duty to make a fair presentation. Failure to do so can result in your claims not being paid in full and, in certain circumstances, the policy being treated as if it never existed.
Claims notification and requirements - It is a condition precedent of this policy that you notify the company as soon as practicable about any claim and to take action to minimize any loss or damage.

Hiring conditions - It is a condition precedent of this policy that when owned plant is let out on hire the hire shall be subject to written conditions or conditions agreed by us. When hired-in plant is re-hired it must be subject to conditions no less onerous than those of original hire.

PRINCIPAL EXCLUSIONS

Contract Works
a) Consequential losses or penalties for delays in completion;
b) Road vehicles;
c) Losses or recovery costs in respect of equipment underground or underwater;
d) Breakdown (other than to the extent required under the terms of the hiring agreement for hired-in plant);
e) Loss or damage caused by computer virus;
f) Wear and tear, although resultant loss is not excluded;
g) Loss or damage due to an intentional act or wilful omission by insured;
h) Loss or damage due to acts of terrorism;
i) Loss or damage caused by acts of War;
j) Loss or damage caused by Nuclear / Radioactive contamination;
k) Loss or damage to Airborne / Waterborne craft, rig or platform or any property thereon.

Owned and Hired-In Plant
a) Brickwork masonry foundations and supporting structures;
c) Tyres tools cutting edges moulds dies patterns non-metallic linings glass pulverising and crushing surfaces flexible pipes trailing cables drive belts or parts requiring periodic renewal unless arising from a malicious act or forming part of other insured loss or damage;
d) Underground or buried piping;
e) Damage to safety or protective devices (such as fuses) due to their functioning.