

## **Pen Underwriting – Commercial Combined**

### **Specific Endorsements, Conditions applicable to your quotation**

#### **Excesses**

Public and Products Liability – third party property damage excess £250

Equipment damage excess - £100

#### **Inspection and Maintenance Condition**

It is a condition precedent to the liability of underwriters that in connection with the Insured's business of hiring all items are inspected prior to and after each hiring and that any defects are rectified prior to re-hire

#### **Reasonable Precaution and Maintenance of Property**

You must take reasonable precautions to prevent

- (1) Damage to Your Property Insured by maintaining Your Premises and equipment (including data and programs), in a satisfactory state of repair and in full working order, ensuring that plant and machinery comply with any Statutory Regulations
- (2) accident or injury to any person or Damage to their property by complying with all legal requirements and safety regulations.

#### **Claims Procedure**

You must tell us immediately or at least within 7 days of becoming aware of any incident which may result in a claim.

You must report to the police, as soon as reasonably possible, any damage arising from Theft, Arson, Malicious Damage, and within 7 days for Riot or Civil Commotion.

You must provide us with all information of the loss, liability, destruction, damage, accident or injury, including the amount of the claim, and any communication from 3rd parties.

You must not admit or deny fault or accept responsibility or make any payments, admit, deny, negotiate or settle any claim without our prior written consent.

You can with Our consent arrange for urgent repairs to be done immediately which are reasonable and necessary to secure the Property Insured.

You must allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute, at Our own expense and for Our own benefit, any claim for cover or compensation against any other person. You must give us all information assistance We require.

#### **Liability Extension**

Liability cover does extend to provide cover when the property is hired out whether it is supervised by the policyholder or not.

#### **Equipment Extension**

If equipment cover is selected cover extends to cover the equipment anywhere in the UK, in storage, in transit or whilst on hire.

#### **Hot Tub Endorsement for Liability and/or equipment cover**

If you have selected cover for your Hot Tub Equipment including the Hot Tubs themselves an excess of £250 applies for all claims relating to property damage.

The Policy excludes:

1. Punctures
2. Damage caused by animals or bird life
3. Storm

Please note that these exclusions are in addition to the terms stated as standard in the Policy Wording. It is also a condition of this Policy that all equipment must be kept and maintained as per the Manufacturer's recommendations.

It is a condition that an agreed disclaimer is in place for each and every hire and that the hot tub is hired out to the instructions of the hot tub manufacturer using approved proprietary branded cleaning and treatment products designed for use with this equipment

It is also a condition of this Policy that all equipment must be kept and maintained as per the Manufacturer's recommendations.\*

It is a condition that an agreed disclaimer is in place for each and every hire and that the hot tub is hired out to the instructions of the hot tub manufacturer using approved proprietary branded cleaning and treatment products designed for use with this equipment. Storm damage is not provided if the equipment is damaged whilst in the open.

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