



## **Protecting your Hire – X-Hire Limited Damage Waiver**

All X-Hire machines are hired under the Construction Plant-hire Association (CPA) terms and conditions, which state that the hirer is responsible for damage or loss of any equipment hired. Damage Waiver helps to protect your business when hiring expensive access equipment.

Replacing damaged parts can be costly. Damage waiver safeguards your company against a wide range of liabilities.

When hiring powered access equipment from X-Hire Limited, you are expected to return it in the condition in which it was received. With our Damage Waiver cover, you are protected against a variety of potential problems.

### **X-Hire Limited Damage Waiver**

X-Hire damage waiver offers protection from accidental damage to machines whilst on hire. Charged at only 20% of the total hire cost, no excess charges apply.

### **Is Damage Waiver Compulsory?**

The scheme is compulsory for cash customers and optional to credit account customers. However credit account holders must provide proof of insurance cover by sending a copy of their 'Hired in Plant Insurance' certificate on opening an account.

### **Is Damage Waiver an Insurance?**

Our waiver schemes are not an insurance. They are simply a waiver by X-Hire of its legal right to have equipment returned in the same condition as when it leaves the depot.

Benefits to you:

- ✓ You only pay when you have a machine on hire with us, as opposed to an annual policy.
- ✓ No liability for the cost of accidental damage
- ✓ No disruption to your hire during damage assessment and payment
- ✓ Covers X-Hire loss of hire income during downtime
- ✓ Covers several charges that fall within an insurance excess

### **Exclusions:**

- Negligence of any kind, or whereby a machine has not been safely secured when not in use and/or outside of working hours.

- Damage related to customers general hire responsibilities i.e. daily/weekly maintenance of batteries, tyres (including puncture repairs), engines & oil.
- Damage caused by untrained machine operators.
- Damage caused by vandalism or malicious mischief.
- Damage caused whilst equipment is being lifted or carried (by forklifts, cranes, hi-abs, etc.)
- Damage caused whilst equipment is on a public highway or whilst equipment is being transported.
- Third party claims; spillage; overspray; or negligence.
- All vehicle mounted platforms.

### **Do I have to pay an excess?**

If accidental damage is caused and it is repairable, then no excess will be charged. Please note that all claims are capped at a maximum of £2,000 per claim.

### **Important**

You will continue to be bound by the terms and conditions of the Construction Plant Hire Association's Model Conditions for the Hiring of Plant