

Engineering Plant and Machinery Policy Summary

The following is a summary of the key features, benefits, and significant limitations of the policy provided by Quinn-direct Insurance Limited. Full terms and conditions of cover can be found in the policy document. This summary is intended as a generic document, the purpose of which is to outline the general scope of cover provided under our standard policy.

Policy Type & Cover Provided

Engineering Plant and Machinery is an all risks cover on your Plant and Machinery. This can be fixed or mobile plant and indoor or outdoor plant.

The purpose of the cover is to compensate the insured for any loss of or damage to their plant or machinery from any cause not excluded. The basis of settlement is for Plant and Machinery which is less than one year old the New Replacement Value will apply and for all other Plant and Machinery Market Value will apply. The standard policy duration is twelve months.

Significant Features & Benefits of the Policy

- All risks cover on you Plant and Machinery
- Sudden & Unforeseen cover also available if required (Excludes Theft)
- New for Old cover in respect of Plant & Machinery less than one year old.
- Cover for plant being hired out.
- Cover includes cost of Debris Removal
- Cover includes Repair Costs Investigation
- Cover for Internal and External plant
- Cover for Mobile and Fixed plant
- Cover provides for Statutory Inspections

Significant & Unusual Exclusions or Limitations

- The first amount of each claim for loss or damage (known as the “excess”). The excess will be shown on the schedule.
- Breakdown
- Consequential Loss
- Loss or damage to Hand Tools
- Inventory Loss (Theft which is only discovered when taking an inventory)
- Wear & Tear
- Intentional Acts

Please refer to the policy document for full details of the policy, and also the limitations and exclusions that apply. Optional extensions to these policies will incur additional benefits, limitations, and exclusions. In the event that you choose to extend the standard policies, please refer to the full policy documents.

Cancellation Rights

The Insured may cancel the policy at any time by writing to Quinn-direct Insurance Limited. Full details of charges that may be incurred and applicable refund procedures are detailed in the policy document.

Claims Notification

Please call 0845 850 0845 to notify a claim.

Complaints

We aim to give you the highest standard of service at all times. If at any time you feel dissatisfied with the service provided or feel that you have cause for complaint, you should write to:

The Customer Services Manager
Quinn-direct Insurance Limited
Dublin Road
Cavan
Ireland

If following our response to your complaint you are not fully satisfied with the outcome you may contact the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

In the event that we are unable to meet our obligations you may have entitlement to compensation through the Financial Services Compensation Scheme (FSCS). The FSCS can be contacted on 020 7892 7300. Further information is available on the website www.fscs.org.uk.

Quinn-direct Insurance Limited is registered in Ireland, registration number: 240768. We are authorised by the Financial Regulator and regulated by Financial Services Authority for the conduct of UK business, registration number 202942, which can be checked at www.fsa.gov.uk/register or by calling the FSA on 0845 606 1234.