

ALL ITEMS OF EQUIPMENT ON HIRE

- A. All equipment (including anchor points) must be in good condition and be maintained and used in accordance with manufacturer's instructions.
- B. All Equipment are inspected prior to and after each hiring and that any defects are rectified prior to re-hire. In addition, all items are to be cleaned in accordance with the manufacturer's instructions and Covid risk assessments. The Insured shall keep a written record of inspections, maintenance, and cleaning and this shall be produced to Us if requested.
- C. All equipment, whether hired with or without a supervisor, must be supervised by a person over the age of 16;
- D. Any person who is visibly intoxicated through alcohol, drugs or any other intoxicating substance shall not be allowed to use the equipment;
- E. No food (including gum) or drink shall be allowed in or on any item of equipment, unless it forms part of the intended use of the equipment;
- F. No equipment shall be used outdoors during bad weather particularly strong winds and if raining a shower cover must be used;
- G. All electrical equipment and generators must be switched off during re-fuelling. Re-fuelling containers must be suitably marked and kept in a safe location;
- H. All equipment requiring anchoring must not be used until the equipment has been suitably anchored;
- I. All equipment hired out without a supervisor must be hired under contract detailing the responsibilities of the hiree, which must include Conditions C to J (shown above) and holding the hiree responsible for any loss or damage. The contract must be signed by the hiree and a copy retained for inspection by Insurers in the event of a claim;
- J. All equipment must be used / operated in accordance with manufacturer's instructions and recommendations, including any limitations with regards to height or age.

EXCESSES AND LIMITS

£100 excess ALL claims

£500 excess in respect of any escape of water

£500 excess third party property damage

£5,000,000 Maximum Public Liability Limit of Indemnity

ITEMS FOR HIRE EXCLUSION

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under the Public Liability or Products Liability Sections directly or indirectly resulting from or in consequence of the hire of:

- Rodeo Bull
- Mechanical Rides
- Bungee Run / Equaliser / Eliminator
- Simulators
- Bouncy Castles
- Ride on Inflatables
- Archery
- Axe Throwing
- Quad Bikes
- Climbing Walls or Towers
- Zorbing of any description including water walking and body zorbs
- Party Cannons or Lances



EXCLUDING

1. Loss or Damage caused by wear and tear, gradual deterioration or contamination, depreciation, frost, damp, mildew, rust, oxidisation, vermin, moth, insects, normal atmospheric conditions, scratching, rubbing or abrasion, any process of dyeing, cleaning, repair or renovation.
2. Disappearance, unexplained or inventory shortage.
3. Damage to flooring or inflatable equipment by footwear.
4. Mechanical or electrical breakdown and/or derangement of machinery or equipment.
5. Consequential Losses.
6. Losses from unattended vehicles or trailers not through forcible and violent entry.
7. Theft where the equipment is unaccompanied by the Insured, any employees of the Insured or Hirer.
8. Fraudulent conversion by the hirer (i.e. where the hirer steals or refuses to return the property hired from the Insured or any part thereof), unless the Insured has reported matters to the police and a crime reference number obtained
9. The amount of the Excess stated in the Schedule and/or Endorsement.
10. Losses from vehicles or trailers at the storage premises, unless the Property is kept within the boot or secure compartment which is secured by all locks and other protections.



EXTENSION TO ALL ITEMS OF EQUIPMENT ON HIRE

HOT TUB ENDORSEMENT

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.

FOLLICULITIS EXCLUSION

Underwriters shall have no liability under the Employers Liability, Public Liability and Products Liability Sections of this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from folliculitis.

