

Contractors' Plant and Equipment

Creativity and flexibility to tailor our approach to your needs

We provide comprehensive insurance cover that allows maximum flexibility for equipment that is owned on an unscheduled basis (discounts are available for itemised schedules).

Hired in plant is covered on a legal liability basis and includes the cost of continuing hire charges.

From owner-operators with one excavator to major construction companies or plant hire companies with fleets worth millions - we have the solution.

Core Products & Covers

Annual Owned and Hired in Plant with options to include:

- Employee Tools Breakdown
- Breakdown
- Machinery Movement
- Terrorism

Who Do We Work With?

We have a wide appetite with no automatic declines. Quality and a proactive approach to risk management drives our selection criteria; however, the following trades are our core target:

- Plant Hire Companies
- General Builders/House Builders
- Civil Engineering/Ground Works
- Demolition Contractors
- Piling Contractors

Features & Benefits

Wide standard annual cover including benefits such as:

- Reinstatement as new for plant less than 12 months old
- Plant on free loan or demonstration
- No limitations in respect of hired in plant conditions (e.g. HAE)
- No additional time deductible for continuing hire charges
- Insured property is covered during transit by water subject to a £50,000 limit
- No inner limits or exclusions in respect of theft from unattended vehicles
- Cover for loss of keys and damage to security devices

Tailored cover enhancements for certain trades or clients considered including:

- Extended reinstatement as new period
- Contract Waiver (no CPA hire requirement)
- Territorial limits outside the United Kingdom*
- Breakdown cover

Premium discounts and reduced excesses for security measures such as:

- CESAR (Construction Equipment Security & Registration)
- Immobilisation devices
- After-theft tracking systems

Capacity up to USD \$50,000,000 PML basis with 'pursue' appetite target limits of:

- Any one item £2,000,000
- Any one loss £10,000,000

Larger risks are considered on a selective basis.



Interested in talking to us?

Why Choose Great American?

Our team of experts is ready to analyse your insurance needs and create a bespoke, cost-effective solution specifically designed to protect your construction plant and equipment.

Please contact us to discuss your construction insurance requirements in more detail.

Built on Relationships. Focused on Solutions.

Service Minded. Solution Driven. Specialty Focused. That's what we are, and what you can count on to help write more business. We're not your run-of-the-mill insurance company — we pride ourselves on our dedicated claims service and specialised expertise specially focused only on construction and engineering coverage. You can feel confident you are getting the solutions you need from people you trust.

Put Great American To Work For You

You can count on our experience and expertise. Insurance is underwritten by Great American International Insurance (UK) Limited, which is a member of Great American Insurance Group and is A+ rated by Standard & Poor's (rating as of 6 August 2019). That's the financial strength you can rely on to protect what's important.

Why work with us?

- Comprehensive coverage
- Experience and expertise
- Bespoke approach
- Financial strength

*Coverage not available in all territories. Coverage is summarised and subject to underwriting. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Insurance is underwritten by Great American International Insurance (UK) Limited, registered address 32 Queen Square, Bristol, BS 1 4ND, UK, which is registered in England as company number 02714031, is authorised to write General Insurance by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under registration number 202874. The Great American eagle logo (words and design) and the word mark "Great American" are registered service marks of Great American Insurance Company. © 2019 Great American International Insurance (UK) Limited. All rights reserved. 0002-GAE (09/19)

