

Schedule for Your Engineering Policy

Produced on 09 October 2026

Page 1 of 6

Your Renewal Schedule

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

Policyholder Details

The Policyholder	Fork Truck Direct Ltd
Contact address	Unit 23 Redhills Industrial Estate South Woodham Ferrers Chelmsford, CM3 5UL
The Business	Fork Lift truck hire

Policy Details

Policy number	100689745ENG
Effective date	11 October 2026
Expiry date	10 October 2027
Annual premium (excluding Insurance Premium Tax)	£8,628.54
Insurance Premium Tax	£1,035.42
Total amount due	£9,663.96

Insurance Adviser Details

Your Insurance Adviser	ARTHUR J.GALLAGHER (WEST MALLING) 34 TOWER VIEW KINGS HILL WEST MALLING KENT, ME19 4UY
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Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Summary of Cover

The Policyholder	Fork Truck Direct Ltd
The Business	Fork Lift truck hire

There may be differences in the cover selected between premises, so please check the details carefully.

Sections You have chosen to cover:

Plant and Equipment



Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London, EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Sum Insured	Basis of Claims Settlement	Limit of Indemnity
£2,650,000	24 months	£300,000

Property Insured

Plant and equipment

Excess

You will pay the first £500 in respect of fire, lightning, explosion and other aerial and/or spatial devices or articles dropped from them.

You will pay the first £500 in respect of flood.

You will pay the first £1000 in respect of theft, attempted theft and malicious damage.

~~You will pay the first £500 for all other Damage.~~

Hired in Plant and Equipment

Estimated Hiring Charges	Limit of Indemnity
£35,880	£120,000

Property Insured

Plant and equipment

Premium Adjustment applies

Excess

You will pay the first £500 in respect of fire, lightning, explosion and other aerial and/or spatial devices or articles dropped from them.

You will pay the first £500 in respect of flood.

You will pay the first £1000 in respect of theft, attempted theft and malicious damage.

You will pay the first £500 for all other Damage.

Additional Covers for Plant and Equipment Cover**Construction Plant Hire Association Contract Lift Cover**

Maximum payable any one event	£25,000
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Loss of Fuel from bowsters

Maximum payable any one claim	£5,000
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Excess	£500
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Loss of Keys

Maximum payable any one claim	£2,000
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Excess	£0
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Endorsements applying to Plant and Equipment Cover under this Section *(subject otherwise to the terms and conditions shown in Your policy).***Exclusion of Own Use**

We will not cover You for Damage to the Property Insured whilst being used by You on Your own contracts.

Endorsements applying to this Section *(subject otherwise to the terms and conditions shown in Your policy).***Consecutive Damage**

Any Damage to Property Insured at The Premises during the consecutive period of 72 hours caused by earthquake, storm, flood or other water damage, subsidence or collapse will be considered as one occurrence of Damage for the purpose of applying any Excess.