## **Get protected**



# A Guide to Damage and Theft / Loss Waiver

## Why Damage Waiver?

The **Star Platforms Damage Waiver** scheme takes the worry out of hiring expensive access equipment, giving you peace of mind every time you use our plant.

Even in the most controlled working environments accidental damage can occur, leaving you to pay the cost of repairing the equipment. By investing in Damage Waiver, Star Platforms will take away the worry of paying for accidental damage and cover you from having to pay for damage to hired equipment. Our damage waiver facility is available on all access platforms hired from us.

#### How does it work?

Your damage waiver payment absorbs most repair costs to hired equipment. Without it, you will be required to return the plant undamaged or pay the full costs of any repairs.

#### How much does it cost?

Damage Waiver is calculated as a percentage of your total hire charge - just 10% on all access platforms.

## What does Damage Waiver cover?

Star Platforms Damage Waiver facility will cover all repair expenses and accidental damage except those specifically excluded below.

#### Is Damage Waiver compulsory?

The scheme is compulsory for cash customers and optional to account customers. However account holders must provide a letter stating in advance they will be responsible for any damage to hired equipment should they decline Damage Waiver, together with a copy of their 'Hired in Plant Insurance' certificate.

## **ALL RISK: Damage Waiver plus Theft & Loss Waiver**

ALL RISK: Damage Waiver plus Theft & Loss Waiver. To fully protect yourself when hiring expensive access equipment take out our ALL RISK waiver including Theft & Loss.

## What is the cost of ALL RISK including Theft & Loss Waiver?

ALL RISK including Theft and Loss Waiver is calculated as a percentage of your total hire charge - just 20% on all platforms.

## What does ALL RISK including Theft & Loss Waiver cover?

All of the benefits of Damage Waiver plus theft or loss of powered access equipment hired from us.

## Is ALL RISK including Theft & Loss 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 / Theft & Loss Waiver an Insurance?

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

### Is there an excess?

Our damage waiver scheme carries no excess. In respect of Theft & Loss Waiver an excess applies of £1000 per machine.

#### **Exclusions**

- Damage related to customers general hire responsibilities i.e. daily/weekly maintenance of batteries, tyres (including puncture repairs), engines & oil.
- Damage caused by a untrained machine operators.
- Damage caused by vandalism or malicious mischief.
- Damage through negligence or gross negligence including paint spillage, paint overspray and over-loading.
- 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.
- $\hbox{- Theft where a machine has not been safely secured when not in use and/or outside of working hours.}\\$
- Theft by hirer or theft by any associates of the hirer.
- All vehicle mounted platforms.

Please note: You will continue to be bound by our standard IPAF Terms and Conditions of Hire.

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