

What type of events are covered by Limited Damage Waiver?

Examples of events which your Limited Damage Waiver can cover include:

- If equipment is stolen from your secured building site, garage or locked storage container;
- If you accidentally damage the equipment while you are using it in its intended manner;
- If you damage equipment while transporting it, provided you loaded and secured the equipment properly and did not collide with an overhead structure.



Limited Damage Waiver Brochure

Hill Bros Plant Hire

We're your heavy equipment and water truck hire specialists

We simply love trucks!

We get a kick out of seeing big machines in action. We know the models; all the ins-and-outs. More importantly, we see ways to customise them so they do everything needed for a particular situation.

Connecting you with the right equipment is what we do.

Contact Us

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As a Hill Bros Plant Hire Customer, you are responsible for the equipment you hire from us and will be held liable for any loss, theft or damage to the equipment. The Hill Bros Limited Damage Waiver is a simple, cost effective way for you to significantly reduce your liability in the event of accidental loss, theft or damage.

Paying the Limited Damage Waiver Fee provides piece of mind every time you hire and can eliminate the need for you to take out your own separate costly insurance policy.

While Limited Damage Waiver is not insurance, it is a quick and easy way for you to potentially reduce your costs if something happens to the equipment. Limited Damage Waiver can be arranged by your Hill Bros representative at the point of hire.



Limited Damage Waiver cover is simple to understand

Ordinary insurance policies are usually many pages long, filled with complex legal and insurance terminology.

The coverage provided by the Limited Damage Waiver is set out clearly in your terms of Hire.

Limited Damage Waiver will cover administrative costs and consequential loss

If your equipment is lost, stolen or damaged in the normal course of business while on hire, other than the excess below we may not make a claim against you.

Commercial insurance policies may not extend to cover these additional costs in the same way the Limited Damage Waiver does.

A Claim on Limited Damage Waiver will save you from claiming on your own insurance policy

Making a claim under your Limited Damage Waiver means one less claim you need to make on your private insurance policy, so your claims history and any no claim bonus you have is preserved.

Exclusions to Limited Damage Waiver Coverage

Excessive Wear and Tear

Excessive wear and tear and damage under the excess is not covered by the Limited Damage Waiver

Damage or breakage of wearing parts is at your cost including but not limited to Teeth, Tyres, Hoses, Glass, Scratches, Paint damage, Upholstery tears, etc

The full list of exclusions can be found in the clause 4.1 g (iii) of the Terms of Hire.

Excess

The Limited Damage Waiver carries an excess payable by the customer; the excess payable will be the lesser of:

\$5000.00 or (if the replacement cost of the Equipment is less than \$5000.00) the replacement cost of the Equipment.

Just like the policies of insurance, there are some circumstances where the Limited Damage Waiver will not apply. These generally relate to situations where you have caused the loss, theft or damage through your negligence. Examples of situations where the Limited Damage Waiver will not apply include, if the loss, theft or damage has arisen because:

- You failed to use the equipment in accordance with our instructions;
- You failed to properly maintain or lubricate the equipment; You overloaded the equipment;
- You exposed the equipment to corrosive or caustic substances; or
- You failed to safely store the equipment in a secure place or breached some other term of our Terms of Hire;
- Gross Negligence, intentional, malicious, reckless, or deliberate acts or omissions, dishonesty or fraud occurred.

How can you take out a Limited Damage Waiver?

Limited Damage Waiver is conveniently applied directly to your Hire Agreement, without needing to complete any complex forms.

In the case of accidental loss, theft or damage, once you follow a few simple steps and agree to pay your Limited Damage Waiver Excess, we may waive your responsibility for any costs associated with the repair or replacement of the damaged equipment. *

For Example, a water truck is stolen while on hire to you, 3 days after commencement of hire, despite you taking all the necessary precautions:

Hire Agreement	
Hire Revenue: 3 days x \$450 (min 6hr/day)	\$1,350.00
Hire Charges	\$1,350.00
Limited Damage Waiver: 10%	\$135.00
Price Excluding GST	\$1,485.00
GST	\$222.75
Total Invoice Amount	\$1,707.75
Loss Incurred	
Replacement Cost (incl GST)	\$300,000.00
Administrative Cost	\$1,150.00
Consequential Loss (3 Months Hire)	\$37,260.00
Total Damage Cost	\$338,410.00
Limited Damage Waiver Excess Payable	\$5,000.00

*assuming no exclusions set out in clause 4.1 g (iii) of the Terms of Hire apply and you have provided us with the information we require.

