Limited Damage Waiver Information – Q&A's

What does Limited Damage Waiver cover?

The Limited Damage Waiver reduces the customer's liability for accidental loss or damage to the hired equipment arising from:

- **Theft** - Coverage applies where reasonable and appropriate security measures were used to secure the equipment.
- **Fire** - Coverage applies to accidental fires that cause damage to the equipment, including fires started by external or unforeseen factors. This excludes fires resulting from negligence, improper maintenance, or misuse.
- **Natural Events** - Coverage applies to loss or damage caused by events such as storm, flood, cyclone, earthquake, or other unforeseeable natural occurrences.

What are some of the liabilities not covered by Damage Waiver?

Limited Damage Waiver does not apply and will not limit your liability in the following circumstances:

- breach of the Hire Agreement where the breach increases the risk of loss or damage.
- misuse, abuse, wilful and/or malicious acts, negligent and/or reckless use and/or overloading of the Equipment.
- theft, loss or damage by whatever cause to tools and/or accessories supplied with the Equipment including but not limited to, hoses, drills, tracks, grease guns, electric leads, tyres, tubes, batteries, glass or other parts and accessories.
- lack of lubrication or non-adherence to other normal maintenance requirements that are required by or could reasonably be expected of you under the Hire Agreement.
- disregard for instructions given to you by AHSH in respect of the proper use of the Equipment (including the loading and unloading of the Equipment) or in contradiction of the manufacturer's instructions supplied with the Equipment.
- theft of the Equipment in circumstances where site security is available including, but not limited to, locked yards, buildings and sheds, where proper security is not used by you to secure the Equipment whilst it is left unattended.
- loading or unloading of the Equipment from maritime vessels, transportation of Equipment on maritime vessels or the use of Equipment on any wharf or bridge or over any body of water.

How is the 12.5% calculated?

Limited Damage Waiver fee will apply to hire items on each invoice for the full hire term at 12.5% (plus GST) if the customer does not provide a sufficient certificate of currency for Hire in Plant insurance.

Is Limited Damage Waiver a substitute for insurance?

No, Limited Damage Waiver cover is not a contract of insurance but an agreement by AHSH to limit your liability in circumstances for loss, fire, theft or damage.

Who can I call for more information?

For more information, please contact accounts on 1800 426 637 or alternatively email us on hireaccounts@hammerhire.com.au

Will I be charged insurance excess if Damage Waiver is charged?

Yes, the below excess will apply:

Standard Excess: 1% of Sum Insured or $2,500, whichever is the greater.

Theft Excess: 2.5% of Sum Insured or $10,000, whichever is the greater.

Age and Inexperienced Drivers' Excess: Standard Excess and in addition to the following if applicable:

Aged Under 21	$2,500
Aged Under 21-24	$1,000
Aged over 25 with less than 2 years' experience with appropriate class of license	$1,000

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