

## ZURICH FOCUS HIRED IN EQUIPMENT COVER NOTE

This is to confirm that we have arranged the following cover for:

**Insured:** Hi-Lights Theatre Services Limited  
**Insurer:** Zurich Insurance Company Ltd  
**Policy Number:** ZF107887/0714V6  
**Period:** 1st March 2026 to 28th February 2027

**Cover Summary:** The cover will indemnify you in respect of Accidental loss of or damage to equipment arising from any cause not excluded by the policy, in respect of your legal liability under the terms of the hiring agreement or otherwise to pay compensation for loss of or damage to equipment whilst in your custody or control. Cover will include liability for payment of continuing hire charges under the terms of the hiring agreement, in consequence of indemnifiable loss or damage up to a maximum sum of £100,000

	UK/Europe Area 2	Worldwide Area 3
Hired In / Loaned Equipment (Limit any one loss)	£1,000,000	Nil

**Excess Applicable:** £250 each and every loss

**Principal Exclusions**

- 1) Terrorism, War Risks
- 2) Wear, tear, gradual deterioration
- 3) Intentional acts or wilful neglect
- 4) Unaccountable losses discovered on inventory or stock checks
- 5) Excluded parts - Light sources and other expendable parts
- 6) Insufficiency or unsuitability of packing or preparation of property insured

**Principal Conditions**

- 1) Losses from unattended vehicles are subject to compliance with policy vehicle condition

**This is only a summary of the cover – please refer to the policy wording for full details**

For and on behalf of Zurich Insurance Company Ltd by the authority granted under cover agreement

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