

BEKassure™

INSURANCE BACKED PERFORMANCE GUARANTEE

FROM BEKAERT FENCING LIMITED

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BEKassure™

10 year

GUARANTEE

Fencing mirrors the ethos of an organisation

Perimeter fencing that is installed incorrectly, poorly maintained, or in any way inappropriate will create a negative impression. The security and safety risks will be self-evident, but visibly, poor provision at the all-important boundary conveys a wider message of apathy and inefficiency.



Bekaert Fencing Systems is a company founded on the belief that installed perimeter fencing should address a variety of issues:

BEKassure™
10 year
GUARANTEE

- Demonstrate effective security and a visible statement of purpose (eg, privacy, boundary definition, security)
- Project a positive corporate image
- Reflect social responsibility through sensitive design and attractive appearance



This broad commitment to quality is embodied in the **BEKassure™** insurance-backed 10-year guarantee covering the supply and installation of Bekaert fencing systems.



products



Swing Gates



Gates



Automation



Access Control



Panel Fencing Systems

Bekaert Fencing Systems



a guarantee

BEKassure™ is an insurance-backed 10-year guarantee covering the supply and installation of Bekaert fencing systems. It reflects the confidence Bekaert has in its products and offers total peace of mind to Bekaert customers.

worth having

A guarantee is as good as the organisation that provides it. Customers receiving the BEKassure™ guarantee can have confidence that it is provided by Europe's leading manufacturer of high quality fencing and part of the worldwide Bekaert Group, which has over 70 production centres and a turnover exceeding 2.5 billion Euros.

Even in the event of dispute or uncertainty, BEKassure™ holders will always be fully protected, because the guarantee is fully insurance backed. By insuring the risk, customers can rest assured that, no matter what happens, all legitimate claims will be met without any fear of default.

at no cost

A BEKassure™ guarantee costs our customers nothing. Bekaert Fencing Systems makes a one off payment to cover the contract for the term of insurance.



applications



Maximum Security



High Security



General Security



Boundary and Safety



Ball Courts

Total confidence with BEKassure™



Systems covered by a BEKassure™ guarantee

BEKassure™ guarantees are available for Bekaert complete 'panel and post' systems - a full supply and installation package covering the majority of fencing systems from Bekaert. Individual components are not covered by BEKassure™ guarantees, but are subject to Bekaert's normal obligations regarding quality.

Systems carrying a BEKassure™ guarantee must be specified in accordance with the Bekaert Fencing System Technical Advisory Service and installed by a Bekaert PRO-net™ licensed contractor.

A guarantee for owners

BEKassure™ guarantees provide fence owners with the assurance that their fencing systems meet the highest standards of quality and installation. It is the fence owner alone who benefits from the cover provided.

Independent monitoring

The installation of all fencing systems carrying a BEKassure™ guarantee is monitored by an independent body. Non-confrontational auditing ensures that correct installation procedures are followed, and that the fencing installed complies with its original intended specification. Should problems be identified, the monitoring process allows for the issues to be resolved amicably on site. Only after satisfactory monitoring of the installation will a BEKassure™ guarantee be issued.

Owners' obligations

Bekaert Fencing Limited must approve the conditions of use for its fencing. Should these conditions change during the life of a BEKassure™ guarantee, then Bekaert must be informed so that any effects on the insurance cover can be assessed. In some circumstances such changes of use may invalidate the guarantee.

The owner of a Bekaert fence also has a responsibility to exercise a duty of care, covering maintenance and repair, during the term of a BEKassure™ guarantee. The requirements of this duty of care are summarised on page 6. Full details are contained in the BEKassure™ policy document.

Bekaert PRO-net™ licensed contractors

To ensure the highest standards of installation, Bekaert Fencing Systems has created the PRO-net™ licensed contractor network. PRO-net™ contractors have earned their status through exacting assessments of technical competence and quality of service.

PRO-net™ Licensed Contractors

These are contractors who are Bekaert licensed to carry out work for the award of a BEKassure™ 10-year insurance-backed guarantee covering supply and installation.

PRO-net™ Chartered Contractors

This is the highest status of Bekaert licensed installation contractor. All existing PRO-net™ Licensed Contractors are working towards Chartered status as part of a continued drive for excellence. PRO-net™ Chartered Contractors undergo rigorous evaluation to meet measurable standards of competence, and commit to continuous programmes of improvement.

PRO-net™ Licensed Contractors are fully independent, which means they take individual responsibility for maintaining Bekaert's high standards. Licenses are only awarded to contractors who have been certificated as complying with the Bekaert PRO-net™ Chartered or Licensed Contractor schemes.

Entry to PRO-net™ is open to all independent contractors who are able to meet the necessary performance and quality criteria. The standards for acceptance are extremely high. Licenses are awarded for one year only and all contractors are re-assessed annually.

BEKassure™ guarantees are only awarded following the satisfactory completion of projects installed by PRO-net™ Licensed Contractors. The operations of PRO-net™ contractors are independently audited to ensure that all installation work meets the high standards demanded by the BEKassure™ underwriters. Bekaert Fencing Limited also carries out spot checks on BEKassure™ projects as part of a continuing commitment to maintain standards.

Obtaining a BEKassure™ guarantee

BEKassure™ guarantees are available for all panel systems that are supplied and maintained in accordance with the BEKassure™ Terms and Conditions.

A BEKassure™ guarantee is issued to the final customer or end user when the fencing installation is completed satisfactorily and accepted by the insurer.

Insurance cover begins after Bekaert Fencing Limited and the PRO-net™ contractor(s) concerned have received payment in full.

The PRO-net™ Charter

The PRO-net™ Charter represents Bekaert's commitment to continuous improvement. The Charter seeks to raise standards, initiate constructive change, and demonstrate that Chartered status PRO-net contractors are best-of-breed and fully committed to ongoing improvement and partnering. All PRO-net contractors are required to reach Chartered status by meeting rigorous standards of excellence.



BEKassure™ 10-year guarantee

This is a summary of the contents of the BEKassure™ insurance policy.

Full policy terms & conditions are available on request.



Cover

The repair/replacement costs arising from the failure of the 'Works Guaranteed' (product installation) as described in the insured policy.

Limit of indemnity - shall not exceed the total contract value

Year 1	100% of the repair costs
Year 2	95% of the repair costs
Year 3	90% of the repair costs
Year 4	80% of the repair costs
Year 5	75% of the repair costs
Year 6	70% of the repair costs
Year 7	65% of the repair costs
Year 8	60% of the repair costs
Year 9	55% of the repair costs
Year 10	50% of the repair costs

Claims conditions

- 1 All claims must be made in writing, together with the extent of the 'insured damage' and estimated repair costs, to the underwriter. Failure to notify the underwriter immediately upon becoming aware of the 'insured damage' may invalidate the policy.
- 2 The client will carry out and permit any reasonable action, which may avoid a claim or prevent further damage.
- 3 No works should commence until the 'insured damage' has been inspected by the 'Loss Adjuster', who will qualify and agree repair costs.
- 4 The client is obliged to have repairs carried out within an agreed time limit.

Duty of care

It is the duty of the owner to ensure that any damage, regardless of how it occurs, is repaired immediately upon becoming aware of such damage. All repairs, whether permanent or temporary, must be carried out by a qualified Licensed PRO-net™ contractor. All moving parts related to gates should be agreed as necessary and oiled/greased at regular intervals. Failure to perform this duty of care may invalidate any claim.

Exclusions

- 1 Any claims in respect of injury, death, disease, illness or loss damage to any material property (other than the Works Guaranteed) or any financial or consequential loss or damage of any kind or description arising from the carrying out of the Works Guaranteed or any subsequent repair work arising from the client or any other party.
- 2 Damage to the Works Guarantee due to or arising from:
 - a) Use of the works in a manner outside the parameters for which they were originally designed.
 - b) Normal wear and tear and ageing, failure to fulfil 'Duty of Care'.
 - c) The underlying ground or sub-base of the Works which do not form part of the Works Guaranteed.
 - d) Shocks and impacts or friction damage which the fence was not initially designed to withstand.
 - e) Chemicals, steam, liquids or materials unless the fence has been initially designed to withstand their actions and has been agreed by the Inspector, the permanent exposure to chemical or mechanical destructive elements such as dust, smoke, toxic materials, vehicle movements except if the scope of the Guarantee is in respect of the permanent effects of these elements.
 - f) Fire, lightning, explosion, earthquake, subsidence, heave or collapse (other than where such subsidence, heave or collapse is solely in respect of the Works Guaranteed and not to any other supporting or surrounding property), storm, flood, subterranean fire, changes in the water table, rising humidity or any other external force or influence which the Works Guaranteed were not designed to withstand.
- 3 Damage to any products, systems or works which have not been supplied or installed by the Insured and do not form part of the Works Guaranteed.
- 4 Damage arising directly from any of the qualifications or exclusions contained in the Guarantee Certificate following the final report of the Inspector.
- 5 Damage to the Works Guaranteed by the wilful or intentional actions of the Client or any other Third Party.

'Insured Damage'

Failure of the guaranteed works arising from defective materials or workmanship during the period of insurance.