

Little Big Shed – Insurance Policy

Am I Covered?

- Yes. Every item listed and borrowed through Little Big Shed is automatically covered by our standard insurance. No add-ons, no extras — just peace of mind built into every hire.

What's Covered

- Repairs or Replacement If an item is lost or damaged, we'll cover the cost of repair or replacement up to its fair market value (based on the value set at listing and current resale data).
- Theft - If an item is stolen during a hire, it's fully covered under our policy (as long as it was stored and secured responsibly).
- Fast & Fair Claims - We handle the claims process directly, with clear steps and quick verification. Owners are compensated promptly and hirers know exactly what's expected.

What's Not Covered Insurance does not apply to:

- Damage caused by mechanical faults or breakdowns
- Pre-existing issues, such as rust, corrosion or defects
- General wear and tear from normal use
- Liability: Little Big Shed is not responsible if a person or property is injured/damaged during use of an item
- Excluded categories, including:
 - Real estate
 - Campervans and motorhomes
 - People and services
 - Chemicals or dangerous weapons

What This Means for Hirers (Borrowers)

- Every hire comes with built-in insurance.
- If something goes wrong, you're only responsible for the agreed excess fee.
- You must take reasonable care of the item (e.g. storing it indoors or securely).
- If an item is stolen, you must file a police report and provide it to us within 24 hours.
- Reporting loss or damage promptly helps resolve claims quickly.

What This Means for Listers (Owners)

- Every item you list is covered for loss, theft, or accidental damage during a hire.
- If something happens, we'll handle the claims process and compensate you fairly, based on current market value.
- You'll be kept informed at every step of the claims process.
- You're protected by our standard insurance, giving you peace of mind every time you lend.

What To Do If Something Goes Wrong

- Report within 24 hours via the app.
- If stolen, the hirer must file a police report and upload a copy.
- We'll assess the claim, confirm fair value, and arrange payment to the owner.
- Hirer may be charged an excess fee depending on the claim.

For Hirers (Borrowers)

- ✓ Every hire is insured for loss, theft, or accidental damage
- ✓ Just pay the excess if something goes wrong
- ✓ Store items responsibly & report issues within 24h
- ✓ Quick, fair claim handling — no hidden surprises

For Listers (Owners)

- ✓ Your items are automatically insured every time they're borrowed
- ✓ Covered for fair repair or replacement value
- ✓ Fast claims process managed by us
- ✓ Peace of mind every time you share