

# **Agricultural Pump Set Insurance Policy**

## **Smart policy benefits**

The policy covers damage caused to your agricultural pump set due to:

- Fire and / or lightning
- Burglary / theft (due to violent forcible entry, provided the pump set is kept in a locked enclosure)
- Mechanical / electrical breakdown including damage by external means
- Riot, strike, malicious damage

## **Exclusions**

The policy will not cover loss or damage due to:

- Normal wear and tear, gradual deterioration due to atmospheric conditions or otherwise
- Willful act or gross negligence of the pump set
- Faults or defects existing at the time of commencement of the policy
- Loss or damage for which the manufacturer or supplier is responsible either by law or under contract
- Cost of dismantling, transport to workshop and back, cost of re-erection
- War, nuclear perils, radioactivity and terrorism

This is not an exhaustive list. For a detailed list of exclusions, please read our policy terms and conditions.