
Machinery Breakdown

Coverage Includes

- Faulty design
- Faults at workshop or in erection
- Defects in casting
- Faulty operation, lack of skill
- Negligence
- Tearing apart on account of centrifugal force
- Short circuit and other electrical causes.

General Exclusions

- Fire, lightning, Chemical Explosion, Burglary and Theft
- Inundation, flood
- Earthquake
- Subsidence, landslide, Impact of land borne, Water borne craft.
- Wear and tear
- War or warlike operation
- Willful acts or Gross Negligence on the part of the Insured or of his representatives
- Faults or defects existing at the time of commencement of the insurance which ought to have been or were known to the Insured.
- Faults or defects for which the supplier is responsible either by law or under contract (losses covered by warranty)
- Nuclear reaction, Nuclear Radiation or Radioactive contamination

Additional Covers

- Escalation
- Express Freight
- Air Freight
- Owners surrounding property
- Third party liability
- Additional custom duty

Rating

- Type of machine
- Deductible franchise