

We'll make it simple

Engineering Insurance



A Zurich Engineering Insurance Policy offers you a wide range of insurance solutions. Importantly, the policy can be tailor made to meet your needs.

### Why this particular insurance policy?

The different sections of this insurance policy, together with the commercial insurance policy, provide the necessary solutions for the engineering and commercial industries.

### Cover where you need it

In a nutshell, the policy provides cover against misfortunes such as machinery breakdown, business interruption, deterioration of stock, engineering transit, dismantling and erection and accidental damage to electronic equipment, mobile plant and construction work.

### Let's look at it in a bit more detail

#### Machinery breakdown

This covers you against sudden and unforeseen physical damage to the plant and machinery described in the schedule, irrespective of whether it is at work or at rest, being dismantled, removed, repositioned, cleaned, inspected, over-hauled or in subsequent re-erection.

#### Plant all risks

Apart from accidental physical damage of your plant, cover may be extended to include the hiring costs of substitute plant, as well as loss or damage to the plant hired. Ongoing hire charges following loss or damage for which you as the insured may be legally liable, can also be covered.

#### Deterioration of stock

This covers loss or damage by deterioration or contamination of goods, during storage within a controlled environment as a result of an indemnifiable event.

#### Transit and erection

The insured engineering plant and machinery can be covered against physical loss or damage during operations such as dismantling, positioning, re-siting, storage, transit, erection, maintenance, repair, demonstration, exhibition and also liability to third parties.

#### Business interruption following machinery breakdown

Loss of gross profit following an identifiable event under the machinery breakdown section can be covered.

#### Computer/electronic data processing equipment

Equipment owned or leased by the insured can be covered against a wide range of perils within the insured's premises, or in transit or whilst temporarily at other premises.

#### Contract works

Both the contractor and the employer can be covered against a wide range of perils associated with construction risks. This includes injury and loss or damage to third parties.

### Works damage

This insurance covers accidental or physical loss or damage to the insured property as described in the schedule. Common causes include loss caused by falling, dropping, swinging, overturning or collision within the insured's premises. It may be tailored to cover plant and machinery belonging to the insured, as well as property in the course of manufacture, or property being worked on.

### About Zurich in South Africa

Zurich in South Africa is a short-term insurance company headquartered in Johannesburg and listed on the Johannesburg Stock Exchange. Founded in 1965, it offers insurance products and services that respond to the needs of individual, commercial and corporate customers. It has a network of 11 sales areas and a series of service outlets across the country, and employs approximately 1,000 people. In addition, it has subsidiaries locally as well as in Botswana and Zimbabwe. Zurich in South Africa is a member of the Zurich Financial Services Group.

Zurich is a Fortune 100 company and insures more than half of the Fortune 100 companies. Zurich aims to become the leading global insurance group in the general and life insurance markets by evaluating change and helping customers manage change in their lives and their businesses.

For more information contact your broker, call Zurich on 011 370 9111 or visit [www.zurich.co.za](http://www.zurich.co.za)



*Because change happenz™*

**Engineering Insurance**

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