

# Zurich Liability Insurance as well as Machinery Insurance and Machinery Hull Insurance

For mobile and automotive leased machines



Your mobile and automotive machine is an important factor for your corporate success. To enable you to concentrate on your core business, we organise and manage the insurance coverage for your mobile or automotive machine.

## Your benefits at a glance

- Thanks to the fixed premium, your insurance costs remain constant for the duration of the contract – regardless of the claim situation
- Comprehensive protection: The insurance covers technical dangers, human error and natural hazards
- Debris removal, clean-up, salvage and construction cost/exchangeable tools and molds/cost of reinstatement of programs and data/additional expenses are included up to an amount of 20 percent of the basic cover
- New value cover in the first four years of operation, then actual value plus supplement for the remaining leasing period

## Who benefits from the insurance?

Companies that have concluded a leasing contract with UBS for mobile or automotive machine.

## Liability insurance (mandatory for mobile or automotive machines with license plate)

Our roads are always busy, so fender benders can occur at any time. With Zurich Fleet Assistance, we offer you an insurance solution that covers your entire vehicle fleet. Mobile and self-propelled work machinery can also be included in this contract. If something should ever happen, we will be happy to help. You can reach us on the 24-hour toll-free service number 0800 80 80 80.

Liability insurance offers insurance coverage up to 100 million Swiss francs for third-party claims involving property damage and bodily injury, while providing you with a legal defense against unfounded claims (passive legal protection). The deductible amounts to 1,000 Swiss francs per event. Work risk insurance of 30 million Swiss francs is included for work motor vehicles and agricultural motor vehicles.

## Machinery insurance and machinery hull insurance

Machinery hull insurance and machinery insurance protect you against the financial consequences of unforeseen and sudden occurrences of loss affecting mobile and automotive machine. Machinery hull insurance covers losses that arise as a result of violent external forces.

The insurance coverage offered by machinery insurance is even more far-reaching: Internal operating damage is also covered.

### Machinery hull insurance

Machinery hull insurance covers damage from hazards such as collision, impact, crashes, tipping or falling and subsidence.

### Machinery insurance

In addition to the benefits from machinery hull insurance, machinery insurance also covers damage from operating, design, material or manufacturing defects, damage due to short circuits, overcurrent or overvoltage, and damage caused by defective safety devices.

### Complementary insurances

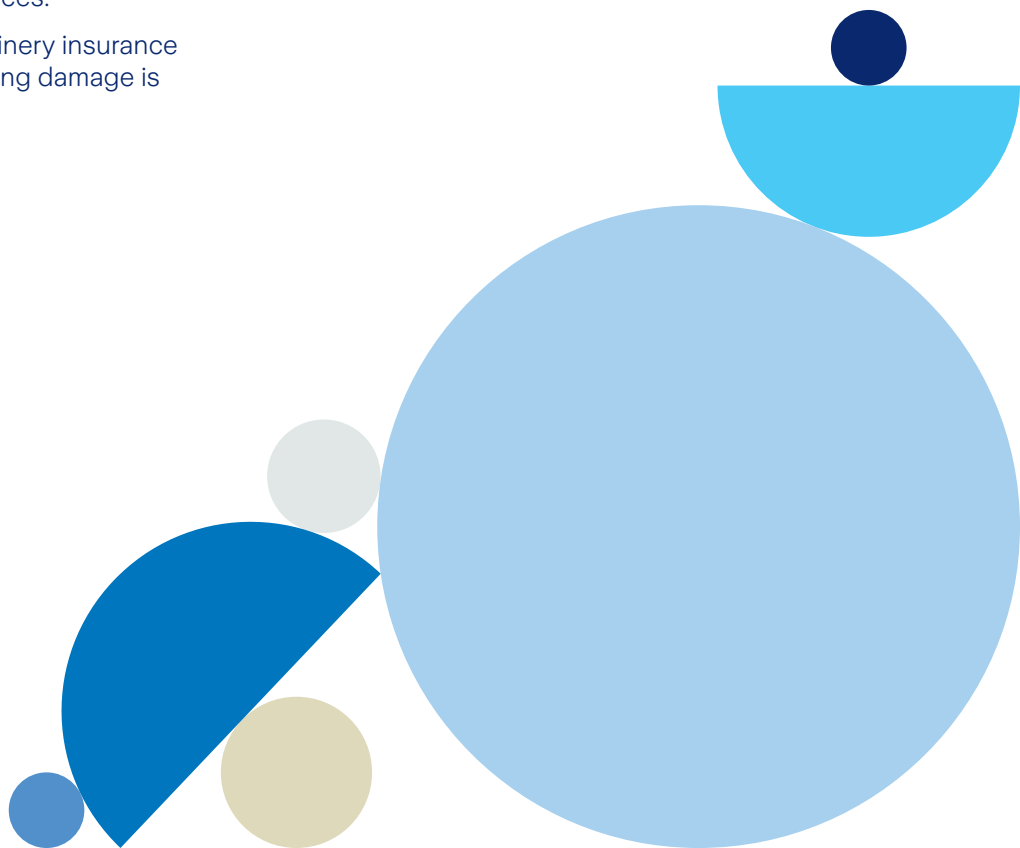
#### Additional objects and risks

In addition to the basic cover, strike, riot and civil commotion / debris removal, clean-up, salvage and construction cost / exchangeable tools and molds / the cost of reinstatement of programs and data / additional expenses are insured.

By special arrangement, losses due to fire, natural hazards and theft and/or inaccessibility can be insured.

#### Loss of profit and additional expenses insurance

If your insured machine and systems come to a standstill as the result of an insured event, business interruption insurance covers your ongoing costs such as wages, rents, interest on capital, etc. Also insured are additional expenses for maintaining operation, loss minimisation cost and operating profit which can no longer be generated.



## Insurance type/cover

	Machinery Hull Insurance	Machinery Insurance	Loss of profits
<b>Insurable objects and costs</b>			
Mobile and self-propelled work machinery	●	●	○
Debris removal, clean-up, salvage and construction cost	●	●	○
Exchangeable tools and molds	●	●	
Interchangeable equipment for mobile and automotive machines	●	●	
Cost of reinstatement of programs and data	●	●	
Additional expenses	●	●	
New value cover for the first four years of operation	●	●	
Actual value plus supplement cover in the event of a total loss	●	●	
Inaccessibility <sup>1</sup>	○	○	
<b>Insured risks</b>			
<b>Technical risks</b>			
Design, material or manufacturing defects		●	○
Short circuit, overcurrent, overvoltage, induction		●	○
Failure of measurement, control or safety devices		●	○
<b>Human error</b>			
Operating errors		●	○
Lack of skill, malicious intent	●	●	○
<b>External forces / property risks</b>			
Collision, impact, crashes, tipping or falling	●	●	○
Damage caused by natural hazards / fire	○	○	○
Theft or robbery	○	○	
Strike, riot and civil commotion	●	●	

● Included in the basic insurance ○ Optional coverage extension

<sup>1</sup> for gallery and tunnel construction machinery as well as floating machinery





Would you like to get advice or further information?

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