

Zurich Machinery Insurance



Your machines are producing at maximum capacity. Your business is up and running. But what if a machine suddenly stops working? That's when machinery insurance provides comprehensive protection.

Your benefits at a glance

- Thanks to the fixed premium, your costs remain constant – regardless of the claim situation
- Comprehensive protection: The insurance covers technical risks, 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
- Loss of profit can be insured in the event of a loss

Who benefits from machinery hull and machinery breakdown insurance?

Companies that have concluded a leasing contract with UBS for technical equipment, apparatus, machines or installations.

Scope of services

Machinery insurance protect you against the financial consequences of unforeseen and sudden loss events to stationary machines, technical equipment, apparatus, machines or installations. Machinery insurance covers losses that arise as a result of violent external influences, as well as internal operational damage.

Basic cover

Damage due to external influences

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

Internal operational damage

Machinery insurance also covers damage resulting from operating, design, material or manufacturing defects, damage due to short circuit, overcurrent or overvoltage, and damage caused by defective safety decices.

Complementary insurances

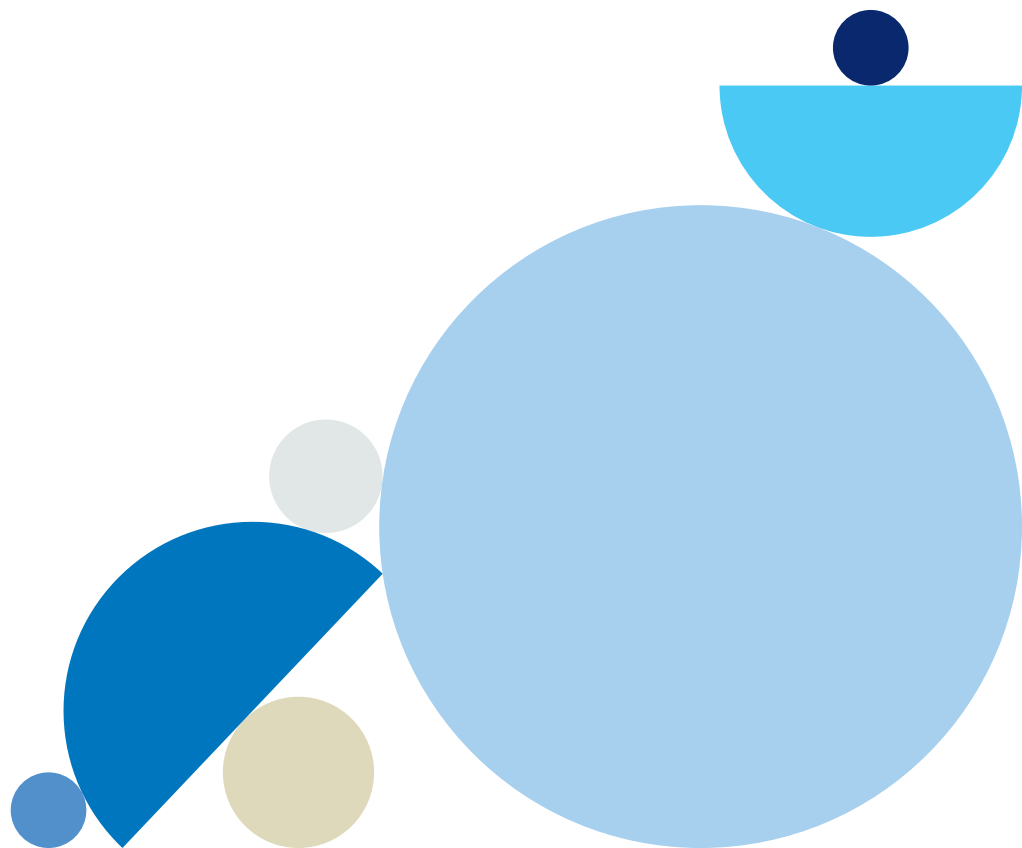
Additional objects and risks

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 agreement, losses due to fire, natural hazards and theft 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 insurance	Loss of profits
Insurable objects and costs		
Stationary and mobile machines, technical equipment and apparatus	●	○
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	●	
Insured risks		
Technical risks		
Design, material or manufacturing defects	●	○
Short circuits, overcurrent, overvoltage, induction	●	○
Failure of measurement, control or safety devices	●	○
Human error		
Operating errors	●	○
Lack of skill, malicious intent	●	○
External forces/property risks		
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



Would you like to get advice or further information?

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If the details in this factsheet differ from the valid General Conditions of Insurance, the latter shall take precedence.

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